

**INDIVIDUAL RELIGIOSITY AND ITS IMPACT ON
AFFECTIVE COMMITMENT IN SHARIA BANKING
SECTOR: RELIGIOSITY SUPPORT AS A MEDIATOR
VARIABLE**

UNDERGRADUATE THESIS

**Submitted for Bachelor Examination at Faculty of Administrative Science
Brawijaya University**

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HUMAN RESOURCES MANAGEMENT
MALANG
2018**

Motto

You are FREE to choose, but you are NOT FREE from the consequences of
your choice

Anonymous



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Commitment in Sharia Banking Sector: Religiosity
Support as a Mediator

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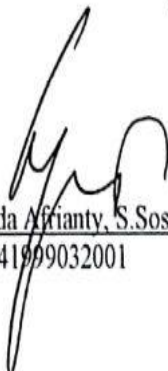
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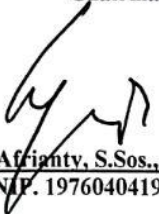
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SUMMARY

Cahyo Dwi Safitri, 2018. **Individual Religiosity and Its Impact on Affective Commitment in Sharia Banking Sector: Religiosity Support as a Mediator Variable**, Tri Wulida Afrianty. S.Sos, M.Si, MHRM, Ph.D

Individual religiosity is the ability of religion adherents to understand and implement the religion doctrine in the real life. Religiosity level has an impact on attitude and behavior of each people. In working context, religiosity level has an impact on commitment of employees and perception of employees about the organization.

The aims of this research are: 1) analyzing the impact of individual religiosity on religiosity supports and affective commitment; 2) analyzing the impact of religiosity support on affective commitment; and 3) analyzing whether religiosity support mediate the relationship between individual religiosity and affective commitment. Quantitative method with explanatory approach was used in this research. Data was collected by distributed 90 questionnaires on two sharia banking in Malang, Indonesia then, 74 questionnaires was used as a sample. Path analysis was used to statistically test the model. The indicators of religiosity support variable was developed by researcher with conducted a separate research i.e. in Mandiri Sharia and *Bank Rakyat Indonesia* Sharia in Malang, Indonesia before it is used in this research. Factor analysis was used to test the validity of each indicator of religiosity support variable.

The result of research revealed that: 1) individual religiosity has a significant impact on religiosity support and affective commitment; 2) religiosity support has a significant impact on affective commitment; and 3) religiosity support mediated the relationship between individual religiosity and affective commitment.

Keywords: Individual Religiosity, Religiosity Support, Religious Accommodation, and Affective Commitment

RINGKASAN

Cahyo Dwi Safitri, 2018. **Religiusitas Individu dan Dampaknya Terhadap Komitmen Afektif di Sektor Perbankan Syariah: Dukungan Religiusitas Sebagai Variabel Mediator**, Tri Wulida Afrianty. S.Sos, M.Si, MHRM, Ph.D

Religiusitas Individu adalah kemampuan dari penganut agama untuk memahami dan mengimplementasikan ajaran agama di dalam kehidupan nyata. Level religiusitas berdampak pada sikap dan perilaku dari masing-masing orang. Dalam konteks kerja, level religiusitas berdampak pada komitmen karyawan dan pandangan karyawan mengenai perusahaannya.

Tujuan dari penelitian ini yaitu, 1) Menganalisis dampak dari religiusitas individu terhadap dukungan religiusitas dan komitmen afektif; 2) Menganalisis dampak dari dukungan religiusitas terhadap komitmen afektif; 3) Menganalisis apakah dukungan religiusitas memediasi hubungan antara religiusitas individu dan komitmen afektif. Penelitian ini menggunakan metode kuantitatif dengan pendekatan *explanatory*. Data didapatkan melalui penyebaran 90 angket ke dua bank syariah di Malang, Indonesia kemudian 74 angket digunakan sebagai sampel. Analisis path digunakan untuk menguji model secara statistik. Indikator-indikator variabel dukungan religiusitas dikembangkan oleh peneliti dengan melakukan penelitian terpisah yaitu di Mandiri Syariah dan Bank Rakyat Indonesia Syariah di Malang, Indonesia sebelum digunakan di penelitian ini. Analisis faktor digunakan untuk menguji keabsahan dari masing-masing indikator variabel dukungan religiusitas.

Hasil penelitian ini menyatakan bahwa: 1) Religiusitas individu berpengaruh signifikan terhadap dukungan religiusitas dan komitmen afektif; 2) Dukungan religiusitas berpengaruh signifikan terhadap komitmen afektif; 3) Dukungan religiusitas memediasi hubungan antara religiusitas individu dan komitmen afektif.

Kata Kunci: Religiusitas Individu, Dukungan Religiusitas, Akomodasi Religius, dan Komitmen Afektif.

DEDICATION PAGE

This Undergraduate Thesis is dedicated to

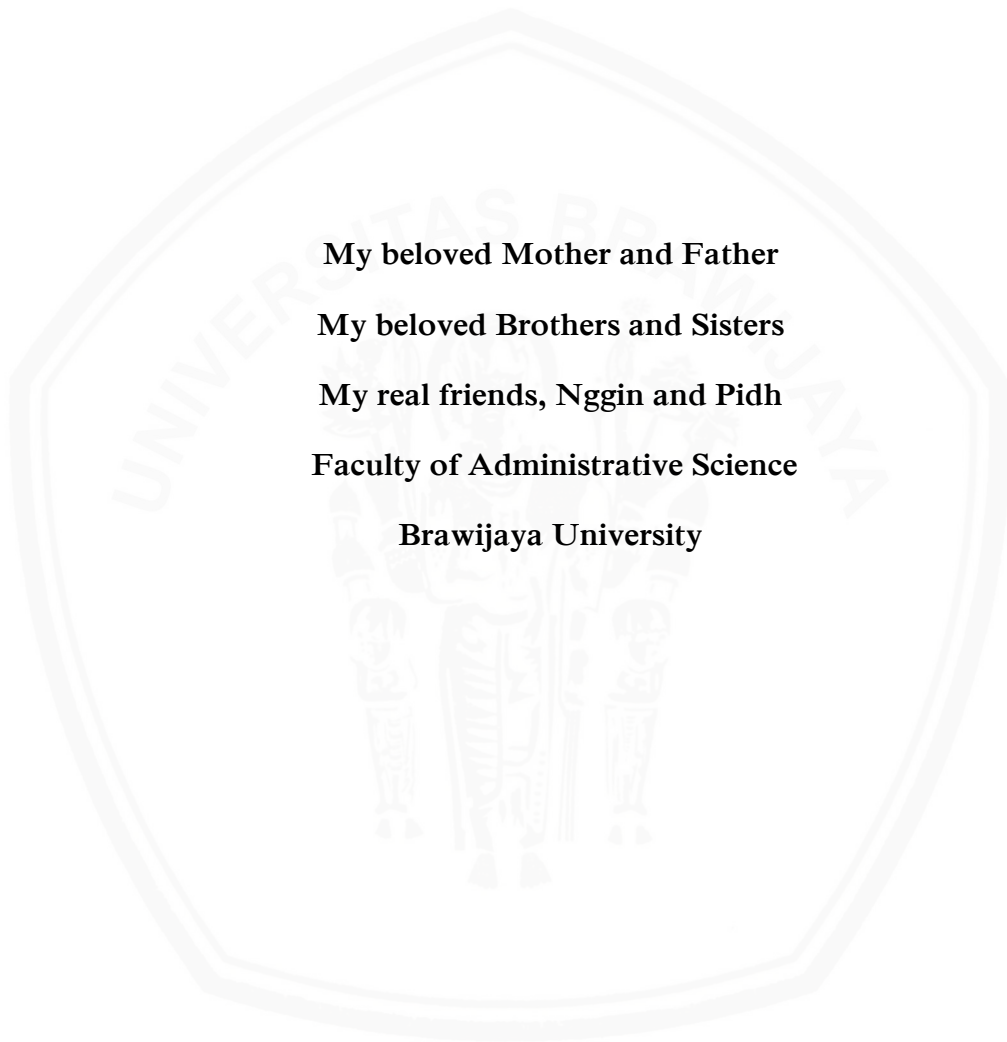
My beloved Mother and Father

My beloved Brothers and Sisters

My real friends, Nggin and Pidh

Faculty of Administrative Science

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Researcher grateful to God who has mercy and guidance, so that Researcher could finish the Undergraduate Thesis entitled **Individual Religiosity And Its Impact On Affective Commitment In Sharia Banking Sector: Religiosity Support As A Mediator Variable** . This Undergraduate Thesis is submitted to fulfill the requirements to obtain bachelor degree on the Faculty of Administrative Science, Brawijaya University.

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Researcher is expected this research gives additional information and contributed significantly to the parties involved. Further, this research is still far from the perfectness. Hence supportive suggestions and constructive criticism would be mean a lot for researcher especially for the next research.

Malang, May/28/ 2018

Researcher

TABLE OF CONTENTS

	Page
TITLE	i
MOTTO	ii
APPROVAL SHEET	iii
VALIDATION SHEET	iv
ORIGINALITY STATEMENT	v
SUMMARY	vi
RINGKASAN	vii
DEDICATION PAGE	viii
ACKNOWLEDGMENTS	ix
TABLE OF CONTENTS	xi
LIST OF TABLES	xiii
LIST OF FIGURES	xiv
LIST OF APPENDIXES	xv
 CHAPTER I INTRODUCTION	 1
A. Background	1
B. Research Questions	9
C. Research Objectives	10
D. Research Contribution	10
E. Writing Structure	11
 CHAPTER II LITERATURE REVIEW	 13
A. Empirical Review	13
1. Wening and Choirudin (2015)	13
2. Farrukh, Yung, and Ahmed (2016)	13
3. Gunduz (2014).....	14
4. Abraham, Renaud, and Saulquin (2016).	14
B. Theoretical Review	17
1. Religiosity.....	17
2. Organizational Commitment	22
3. Organizational Support and Religiosity Support.....	24
C. The Relationship Among Variables	29
D. Research Framework	32
 CHAPTER III RESEARCH METHOD	 33
A. Research Type	33
B. Research Site	33
C. Population and Sample	34
D. Variable and Measurement Scale	35
E. Data Collection Procedure.....	44
F. Research Instrument Test	46
G. Data Analysis Techniques	48

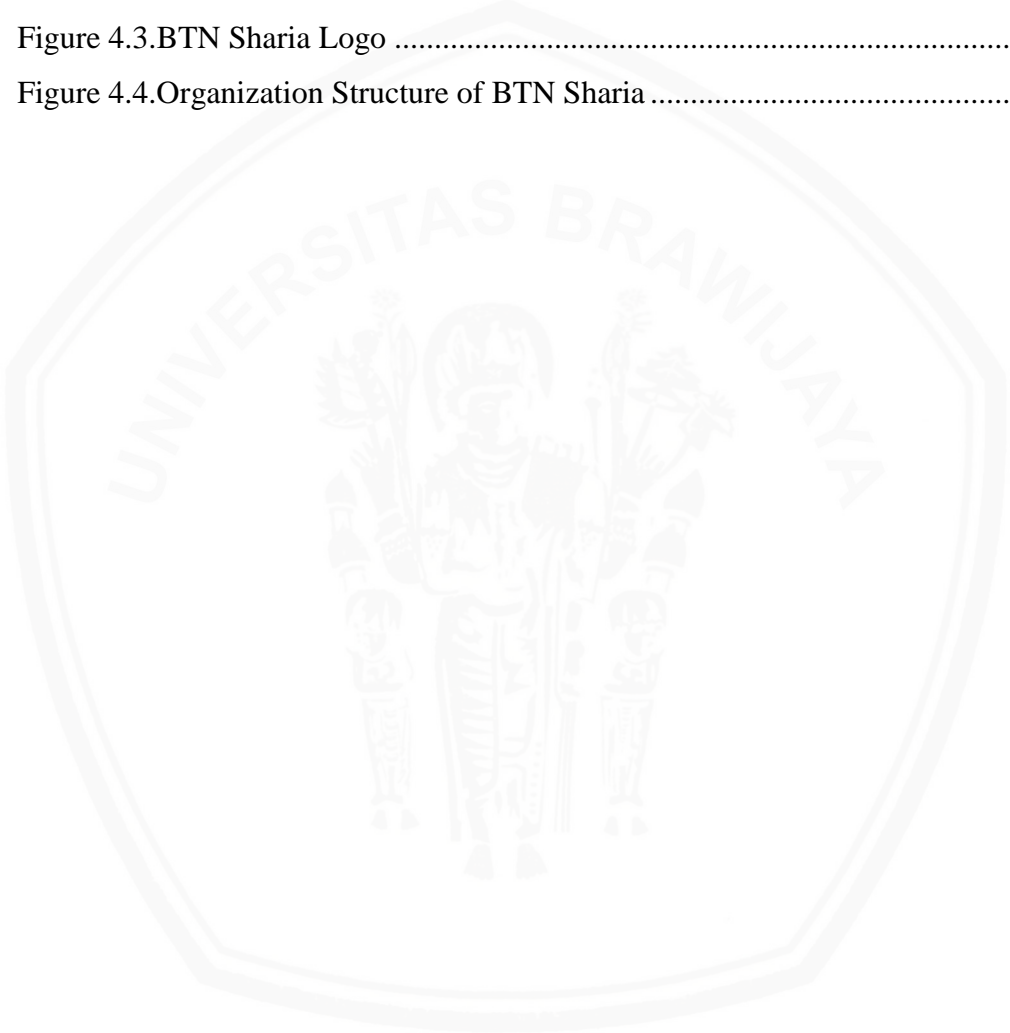
CHAPTER IV	RESEARCH RESULT AND DISCUSSION	52
A.	General Overview of Research Site	52
1.	BNI Sharia	52
2.	BTN Sharia	55
B.	General Overview of Respondents	58
1.	Based On Gender	58
2.	Based On Age	58
3.	Based On Working Tenure	59
4.	Based On Education Level	59
5.	Based On Division	60
C.	Data Analysis Technique	62
1.	Descriptive Statistical Analysis	62
2.	Inferential Statistical Analysis	75
a.	Classic Assumption Test	76
b.	Path Analysis	78
c.	Discussion	82
CHAPTER V	CONCLUSION AND SUGGESTION	88
A.	Conclusion	88
B.	Suggestion	88
C.	Research Limitation	90
REFERENCES		91
APPENDICES		97

LIST OF TABLES

Title	Page
Table 2.1. Empirical Review (Previous Research) Summary	16
Table 3.1. Population and Sample Based on Division	35
Table 3.2. Variable, Indicator, and Item	40
Table 3.3. Likert Scale	43
Table 3.4. Response, Score, and Interval Class of Likert Scale	44
Table 3.5. Validity Test	47
Table 3.6. Reliability Test	47
Table 4.1. Data of Respondents Based on Gender	58
Table 4.2. Data of Respondents Based on Age	58
Table 4.3. Data of Respondents Based on Working Tenure	59
Table 4.4. Data of Respondents Based on Educational Level	60
Table 4.5. Data of Respondents Based on Division	60
Table 4.6. Variable Frequency Distribution of Individual Religiosity	62
Table 4.7. Variable Frequency Distribution of Religiosity Support	68
Table 4.8. Variable Frequency Distribution of Affective Commitment	73
Table 4.9. . Variable Frequency Distribution of Affective Commitment	73
Table 4.10. Normality Test	76
Table 4.11. Linearity Test	77
Table 4.12. Multicollinearity Test	77
Table 4.13. Heterocedasticity Test	78
Table 4.14. Path Analysis Output	79
Table 4.15. Mediator Test	81

LIST OF FIGURES

Title	Page
Figure 1.1.Research Framework	32
Figure 4.1.BNI Sharia Logo.....	52
Figure 4.2.Organization Structure of BNI Sharia	54
Figure 4.3.BTN Sharia Logo	55
Figure 4.4.Organization Structure of BTN Sharia	57



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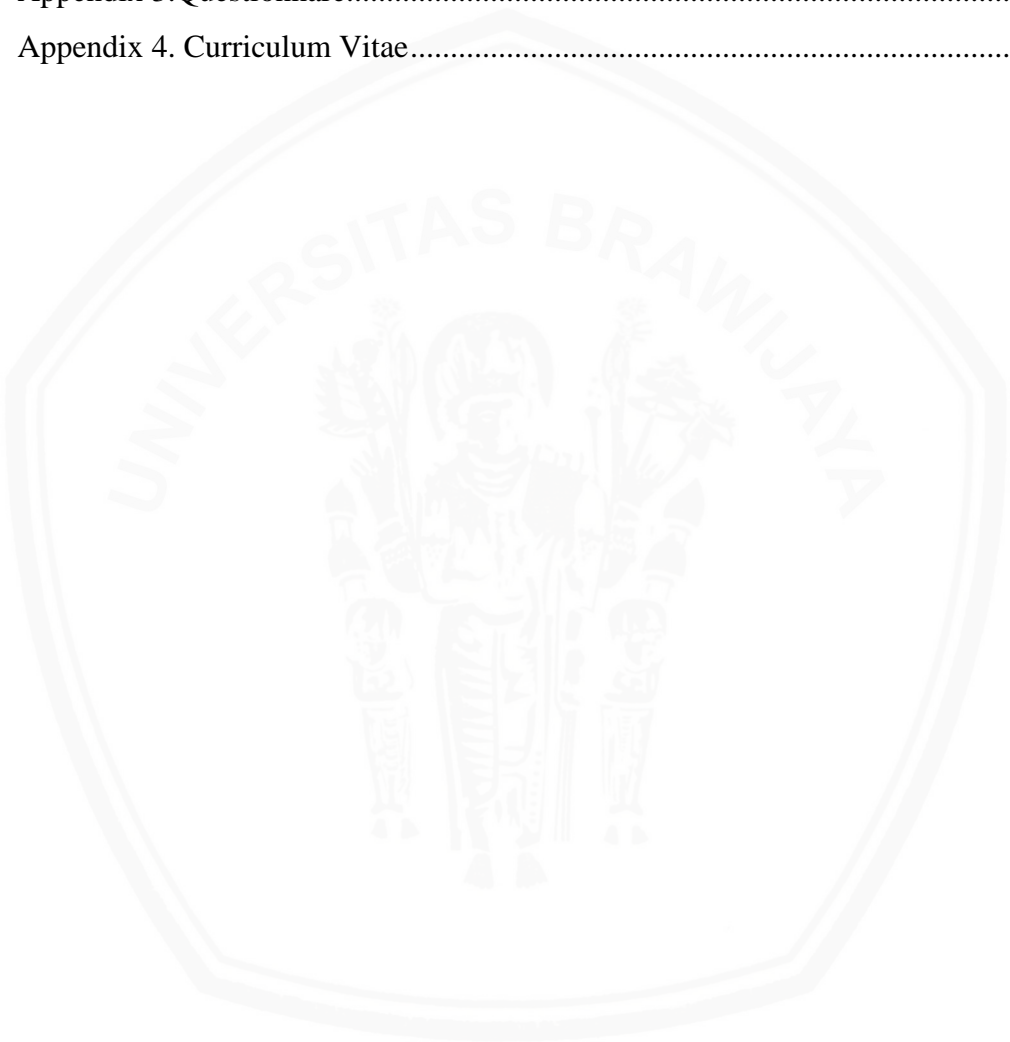
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LIST OF APPENDIXES

Title	Page
Appendix 1.Validity and Reliability Test	96
Appendix 2.Inferential Statistical Test.....	99
Appendix 3.Questionnare.....	103
Appendix 4. Curriculum Vitae.....	109



CHAPTER I

INTRODUCTION

A. Background

The religion has an indispensable place as universal phenomenon in the lives of individuals and communities throughout all periods of history, it surrounds the person and the community with both internal and symbolic aspect (Bireysel and Etkileri, 2010). Hence, religion is an important cultural factor to study because it is one of the most universal and influential social institutions that has a significant influence on people's attitudes, values, and behaviors at both the individual and societal levels" (Mokhlis, 2009 as cited in Bouarif, 2015). Similiarly, Delener (1994) stated that religiosity is an important value in the cognitive structure of the individual, which can affect the behavior of an individual. Basically, each person has different level of faith in implementing the religion doctrines, depends on awareness to implement and knowledge about religion doctrines, as known as religiosity. Further, research of El-Menouar and Stiftung (2014) concerned on Muslim religiosity. El-Menouar and Stiftung stated that secular Muslims and pious Muslims can show the same level of Islamic belief but may differ concerning other aspects of Muslims religiosity. However, research about Muslim religiosity at work are limited.

According to Azizah (2016) religiosity is defined as an appreciation of one's religion-related symbols, beliefs, values and behaviors that are driven by spiritual power which is the integration of the complex between religious knowledge, feeling and religious action in a person. Religiosity is individual to

live, internalize, and integrate the religious norms into the self (Asraf as cited in Amalia et al, 2015).

Based on the previous explanation researcher concluded, Individual religiosity is about the ability of religion adherents to understand and implement the religion doctrine in the real life. In the workplace context, religiosity affect to the employee's interpretation of the problems encountered in the workplace. It is supported by Peterson and Roy comment as cited in Delener (1994), one function of religion is to provide a source of meaning and purpose for people. So, the interpretation of the problem will determine how employees will perceive the future; develop expectations; and opportunities to develop after going through the problem (Walsh as cited in Rosalina et al, 2013).

Religion can provide a framework which makes life understandable and interpretable (Delener, 1994). Further, employee with high level of religiosity will perform different working behavior from those with low level ones. People with high level of religiosity generally demonstrate positive attitude such as responsible, tolerant, and committed to their jobs and coworkers (Darto et al, 2015). Based on Darto et al (2015) it can be identified that one of religiosity's impact is the commitment of employees to their organizational. In addition to support it, Meyer and Allen (as cited in Farrukh et al, 2016) stated that religiosity influences the employees' perception regarding organizational goals and the desire of employees to retain the membership in organizational. So, it can be concluded that religiosity has an impact on the organizational commitment of employees.

Farrukh et al (2016) in the article stated:

The rapidly changing business environment has put a demand on the organizationals to remain productive. Therefore, organizationals are continuously striving to improve their processes. Organizationals are aware of the fact that the competitiveness of business process depends on the human resources. Thus, retaining the competent employees in organizational has become one of the major challenges for the organizationals. Farrukh et al (2016).

The phenomena implied that high organizational commitment of employees is required. Organizational commitment is sought by organizational because it generates a positive symbiotic relationship between the employees and the organizational (Bouarif, 2015). One of the most important needs of employees in an organizational is establishing a trust relationship between supervisor and them. Higher level of trust in organizational will lower the costs of evaluation and other control mechanism, and employees will control themselves and will have inner motivations to work (Kashefi et al, 2013). Highly committed employees always perform their duties with great struggle and positive attitude which ultimately enhances the performance of a particular organizational (Danish et al, 2013).

In Islamic context, every Muslim is taught to have a good work ethic, it is stated in Quran Surah Al- Mujadila verse 11: *'When you are told, space yourselves in assemblies, then make space, Allah will make space for you. And when you are told 'arise', then arise; Allah will raise those who have believed among you and those who were given knowledge, by degree and Allah is acquainted with what you do'*. Previous verse implies that Muslim should always give the best effort in everything, in this case is performing work. Further, Muslim can be mention as a pious adherent if they can implement Islamic doctrine in the workplace, for

example is assuming that performing work is the part of worship. When an employee has a belief that performing work is the part of worship, he or she will does every job with his or her heart. So it will increase the commitment, particularly affective commitment.

One of the basic elements of organizational commitment is organizational support (Gunduz, 2014). It is defined as the degree of recognition of organizational of its employee's efforts, and the level of attention of its employees' happiness (Eisenberger et al as cited in Erat et al, 2012). Fakhraei et al (2015) argued:

Researches show that employees which receive more supports from the organizational have more effective function. According to the past researches the most important result of organizational support is increase of employee's commitment and researchers believe that organizational commitment is the most vital element of an organizational as any achievements of organizationals is depended on it. (Fakhraei et al, 2015).

Organizational support creates a sense of obligation which motivates employees to put effort toward helping the organizational achieve its goal (Coyle as cited in Ibrahim et al, 2016). Employees who are motivated become physically involved in tasks, and emphatically connect to people as required by their job in ways that display what they feel (Kahn as cited in Ibrahim et al, 2016). In Islamic context, positive behavior that are beneficial personally and others in order to achieve prosperity together is a behavior that is emphasized by Islam. It is stated in Quran Surah Al- Maidah :

O you who have believed, do not violate the rites (syi'ar) of Allah or [the sanctity of] the sacred month or [neglect the marking of] the sacrificial animals and garlanding [them] or [violate the safety of] those coming to the Sacred House seeking bounty from their Lord and

[His] approval. But when you come out of ihram, then [you may] hunt. And do not let the hatred of a people for having obstructed you from al-Masjid al-Haram lead you to transgress. And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty. (QS. Al- Maidah verse 2).

Based on the verse, if it applies in organizational context, the organization will create a policy which gives prosperity for their employee and the one is in religion context. Religiosity support is an accommodation from organization for their employee to apply their religion doctrine in the workplace. The Society of Human Resources Management report in 2011, that the main cause of employee retention in the workplace is the availability of religious accommodation. Level of employee retention in the organization is illustrating the employee commitment toward organization. So, it can be identified that religiosity support has an impact on employee commitment.

Based on surveys was conducted by Gallup International in 2015 to 65 countries around the world, Indonesia are among the world's most religious country with less than 25 percent of atheists (kompas.com). It had shown that most Indonesian have a high level of faith in their religion. Further, Muhammadiyah (2015) explained about religion phenomena in Indonesia as follows:

Indonesia is a country that guarantees freedom of its citizens to embrace the belief that they believe. However, on the other hand the country has a strong intervention to determine what is feasible religion embraced by its citizens. The type of freedom that is practiced in Indonesia as a limited pluralism (Howell, 2005), not only specifying several religions that recognized officially to be embraced by its citizens, but also arranged the religious school and citizens not to deviated from the recognized religion. (Muhammadiyah, 2015).

From the several religions that are embraced and recognized in Indonesia, Islam is the religion of the most adherents of the others (www.bps.go.id). The number of Muslims in Indonesia encourages companies in various sectors to make policies which its policy is in accordance with Islamic sharia (www.bi.go.id). For example is the banking sector, in this sector there are conventional banking sector and sharia banking sector which both has the same benefits, but different policies. Conventional banking policy in general, while the sharia adheres to the policies taught Islam in running it (*UU RI nomor 10 tahun 1998 tentang Perbankan*).

Most of the previous research conducted their research in educational institutions for religion topic. For example, research was conducted by Wening and Choerudin (2015). Wening and Choerudin conducted the research with involved lecturers in private and public university in Yogyakarta, Indonesia. The result revealed that belief dimension has no influence on organizational commitment, while behavior and commitment dimension has a significant influence on organizational commitment. The other research was conducted by Farrukh et al (2016). Farrukh et al on higher educational institution in Pakistan. The result revealed that religiosity has a significant influence on affective and normative commitment, while has no influence on continuance commitment. Similarly, most of organizational support topic was conducted in educational institution. Gunduz' (2014) conducted a research in Primary School with involved teacher from seven cities in 7 geographical regions of Turkey. The result revealed that organizational support has a significant influence on organizational commitment. In line with the previous research, Abraham et al (2016) conducted

research in Business Administration Institute in France. In Abraham et al (2016)' research organizational commitment was used as a moderator variable of organizational supporting and employee retention. The result revealed that organizational support was positively and significantly associated with organizational commitment at all time points.

Farrukh et al (2016) argued, as follows:

However, the studies on religion and organizational theory are very few. A recent review of literature from 1950 to 2011 by Tracey (2012) revealed that there were just 86 papers published in the major 21 management journals which engaged the religion to a greater or lesser extent (Tracey, 2012). It is unfortunate that management researchers have diligently avoided the most influential factor of organizationals (Tracey, Phillips, & Lounsbury, 2014). Farrukh et al (2016).

From the explanation can be identified that religion topic is a topic that few to be studied. Then, there is few research which published banking sector as research site, particularly sharia banking as the research's site. It can be proved by the previous research such as Wening and Choerudin (2015), Farrukh et al (2016), and Abraham et al (2016) who considered educational institution as research site. Research on this topic, particularly religiosity, needs to be conduct on the company which implementing Islam values. This is because companies that use religion as the foundation not only apply religious norms and values on services and products they provide, but also on daily life of employees. So, it will influence on the employees attitude and behavior.

Most of the previous research used theory and indicators of perceived organization support (POS) as theoretical review and measurement instrument of organization support (OS). Forward et al (2009) used POS theory in the literature.

In line with forward et al (2009), Abraham et al (2016) used POS theory as literature. Moreover, Gunduz (2014) used POS theory as literature and POS questioner as instrument.

POS is defined as employees' perception towards the level of attention paid by their organizations on the importance of employee participation and an employee's well-being, as well as the perceptions that whether an organizational provides employees with facilities benefiting them voluntarily (Erat et al, 2012). OS is defined as the degree of recognition of organization on employee' effort and employee's happiness (Eisenberger et al as cited in Erat et al, 2012). From the definition, it can be identified that POS is employee perspective, whereas OS is organization perspective. So, POS and OS are different.

The review of the current research revealed limitations in the literature which considers the relationship between religiosity, organizational commitment, and organizational support as a mediating variable in sharia banking sector and conducted research in an appropriate site with topic. It focused on religiosity, organizational commitment, particularly affective commitment, and religiosity support. This research also proposed a research framework that highlights the relationship among three variables.

This research was conducted at BNI Sharia and BTN Sharia Bank in Malang area. The location of BNI Sharia Bank at *jl. Jaksa Agung Suprpto No 48*, and BTN Sharia at *jl. Jaksa Agung Suprpto No. 87*. The consideration conducted the research is these two companies as one of sharia company which has been implementing an Islamic principles as a main focus in every company

activities. On the other hand, based on Mercer Talent Consulting and Information Solusion survey in 2015 revealed that banking sector is the highest industry sector which has turnover about 16%, although this industry provides the highest total cash to their employees (SWA Magazine).

Moreover, through these variables, an analysis of the influence of individual religiosity and its relationship with affective commitment and religiosity support as mediator are expected to provide additional information for better understanding about this topic. This research was focused on the impact of individual religiosity and religiosity support on affective commitment (Allen and Meyer (1993). According to previous research, affective commitment is most associated with turnover and intention to stay with organization (Abraham, 2016). Therefore, it is needed to conduct a research entitled **“Individual Religiosity and Its Impacts on Affective Commitment in Sharia Banking Sector: Religiosity Support as a Mediator Variable”**.

B. Research Questions

Based on the research's background, the research questions are detailed, as follows:

1. Does individual religiosity have a significant impact on religiosity support?
2. Does individual religiosity have a significant impact on affective commitment?
3. Does religiosity support have a significant impact on affective commitment?

4. Does religiosity support mediate the relationship between individual religiosity and affective commitment?

C. Research Objectives

Based on the research questions, the research objectives are detailed, as follows:

1. Analyzing the impact of individual religiosity on religiosity support
2. Analyzing the impact of individual religiosity on affective commitment
3. Analyzing the impact of religiosity support on affective commitment
4. Analyzing whether religiosity support mediate the relationship between individual religiosity and affective commitment

D. Research Contributions

The research is expected gives contribution is detailed, as follows:

1. Theoretical Contribution

This research is expected as additional references in Human Resources Management subject, particularly on individual religiosity in Islamic context and religiosity support in Indonesia context. Further, the measurement that was developed by researcher is expected useful for the next researcher who will conduct research in the same topic and use the measurement as one consideration.

2. Practical Contribution

This research is expected to be a consideration material and additional knowledge for company in applying and developing policies related to religiosity, organizational commitment, and religiosity support, particularly on sharia banking sector.

E. Writing Structure

The writing system in this research is detailed, as follows:

CHAPTER I : INTRODUCTION

This chapter explain about the background which is underlying the research, research questions, research objectives, research contribution and writing structure

CHAPTER II: LITERATURE REVIEW

This chapter explain about the literature or theory that was used as basic of the researches which has a relevancy with this research, previous research, research framework, and hypothesis. In this research, the theoretical review consist of three main point namely religiosity, organizational commitment, and organization support.

CHAPTER III: METHODOLOGY

This chapter explain about the methodology of research such as kind of the research, research site, population and sample, concept and measurement scale variable

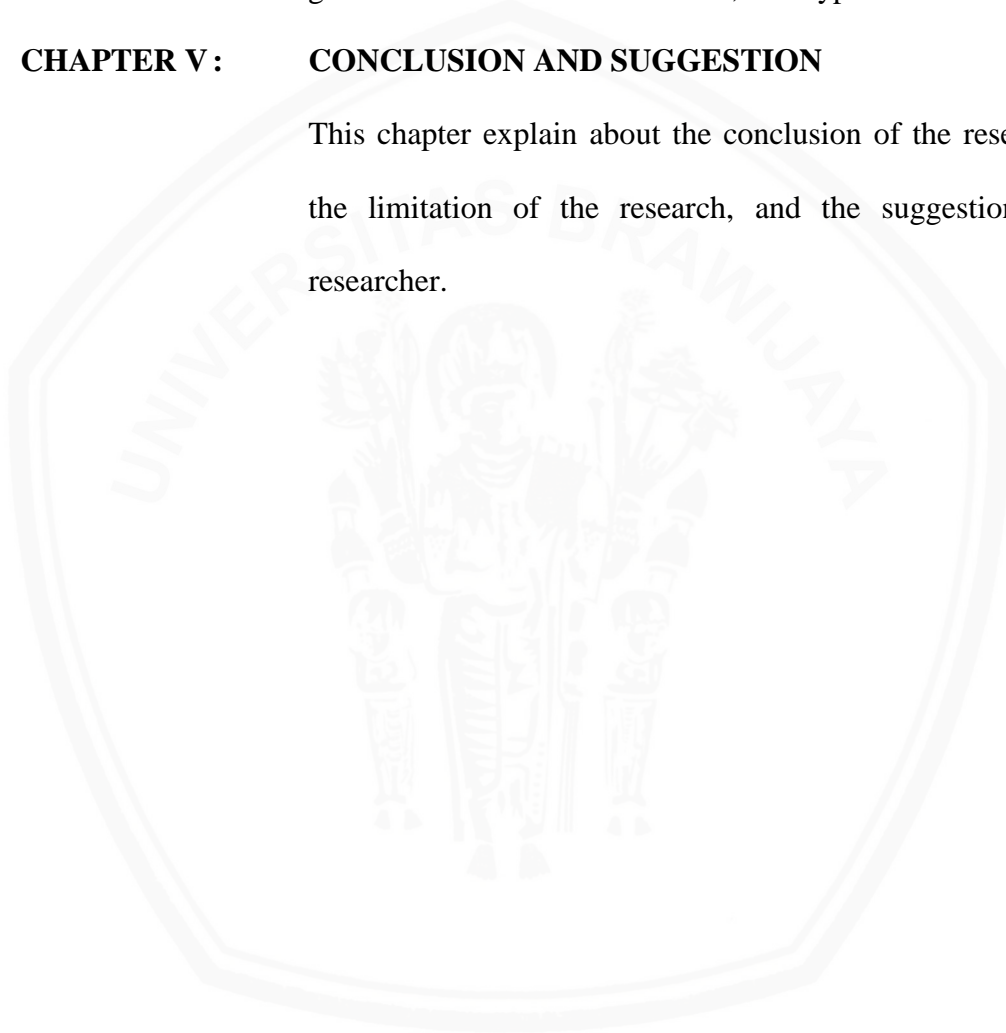
identification, technique of data collection, validity and reliability test, and data analysis technique.

CHAPTER IV: RESEACH RESULT & DISCUSSION

This chapter explain about the result of research questions, general overview of research site, and hypothesis test.

CHAPTER V: CONCLUSION AND SUGGESTION

This chapter explain about the conclusion of the research, the limitation of the research, and the suggestions of researcher.



CHAPTER II

LITERATURE REVIEW

A. Empirical Review

1. Wening and Choirudin (2015)

Wening and Choirudin (2015) conducted research entitled “The Influence of religiosity towards organization commitment, job satisfaction, and personal performance”. The aim is examining the influence of religiosity dimensions include belief, commitment, and behavior dimension towards organization commitment, job satisfaction, and personal performance. Wening and Choirudin (2015) used quantitative approach and conducted research in public and private university in Yogyakarta, Indonesia. The research involved 100 lecturers of public and private university in Yogyakarta. The research revealed that religiosity (commitment and behavior dimension) has a significant influence on organization commitment, while belief dimension has no influence on organization commitment. Further, the differences between Wening and Choirudin’ research and this research is research site. In Wening and Choirudin’ research, object of research is Educational sector, while in this research is focused on banking sector particularly sharia banking sector.

2. Farrukh, Ying, and Ahmed (2016)

Farrukh et al (2016) conducted research entitled “Organization Commitment; Does Religiosity Matter?”. The aim is investigating the relationship among 3 dimension of organization commitments. Farrukh et al (2016) used quantitative approach and conducted research in higher

educational institutions in Pakistan. The research involved deans of faculty or school, professors, associate professors and assistant professors of high educational institutions in Lahore and Islamabad, Pakistan. The research revealed that religiosity has a significant influence on affective and normative commitment. Further, the differences between Farrukh et al' research and this research is research site. In Farrukh et al' research, object of research is Educational sector, while in this research is focused on banking sector particularly sharia banking sector.

3. Gunduz (2014)

Gunduz (2014) conducted research entitled "The Effect of Organization Support on Organization Commitment". The aim is examining the effect of organization support for teachers on organization commitment. Gunduz (2014) used quantitative approach and conducted research in Primary School in Turkey. The research involved teachers from seven cities in Turkey. The research revealed that organization support has a significant influence on organization commitment. Further, the differences between Gunduz' research and this research is research site. In Gunduz' research, object of research is Educational sector, while in this research is focused on banking sector particularly sharia banking sector.

4. Abraham, Renaud, and Saulquin (2016)

Abraham et al (2016) conducted research entitled "The Relationship between Organization Support, Organization Commitment, and Retention: Evidence from High- Potential Employees". The aim is examining perceived

organization support on high- potential employees' intention to stay with organization, Through the Mediating Effect of Organization Commitment . Abraham et al (2016) used quantitative approach and conducted research in Business Administration Institute, France. The research involved 221 high-potential employees working in Centre- Val de Loire Region. The research revealed that organization support positively and significantly associated with organization commitment at all time points. Further, the differences between Abraham et al' research and this research is research site. In Abraham et al' research, object of research is Educational sector, while in this research is focused on banking sector particularly sharia banking sector.

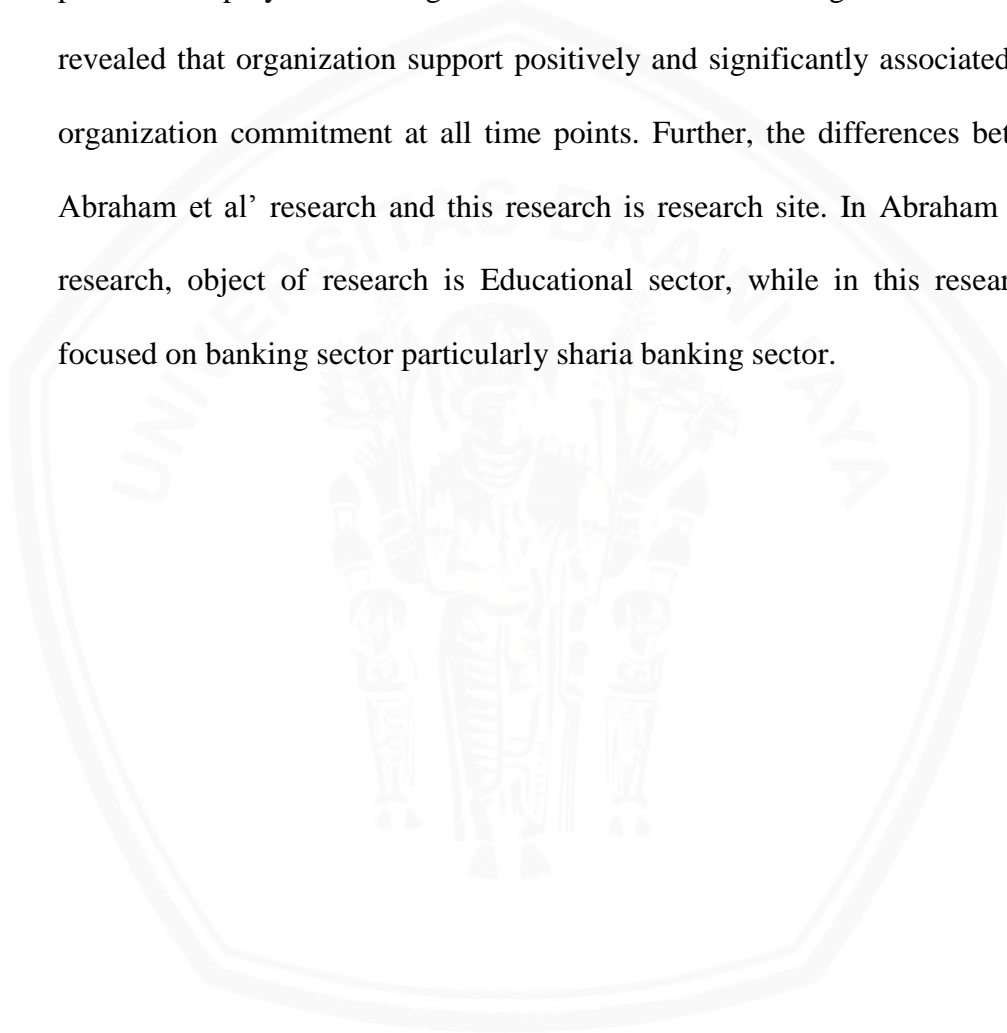


Table 2.1 Empirical Review Summaries

Researcher	Title	Purpose	Research Method	Result
Wening and Choirudin (2015)	The Influence of Religiosity towards Organizational Commitment, Job Satisfaction, and Personal Performance	Examining the influence of religiosity dimensions, includes belief; commitment; and behavior dimension towards organizational commitment, job satisfaction, and personal performance	Quantitative	Religiosity (commitment and behavior dimension) has a significant influence on organizational commitment, whereas belief dimension has no influence on organizational commitment
Gunduz (2014)	The Effect of Organizational Support on Organizational Commitment	Examining the effect of organizational support for teachers on organizational commitment	Quantitative	Organizational support has a significant influence on organizational commitment
Abraham, Renaud, and Saulquin (2016)	The Relationship between Organizational Support, Organizational Commitment, and Retention: Evidence from High- Potential Employees	Examining perceived organizational support on high-potential employees' intention to stay with organization, Through the Mediating Effect of Organizational Commitment	Quantitative	Organizational support was positively and significantly associated with organizational commitment at all times point.
Farrukh, Ying, and Ahmed (2016)	Organizational Commitment; Does Religiosity Matter?	Investigating the relationship among 3 dimensions of organizational commitment	Quantitative	Religiosity has a significant influence on affective and normative commitment

Source: Researcher's summary, 2018

B. Theoretical Review

1. Religiosity

a. Definition of Religiosity

Asraf (as cited in Amalia, et al (2015) described religiosity is one's attitude towards religion in general, not only just one aspect of religion, but also the intensity of one's way to become a religious. More specifically, religiosity is individual to live, internalize and integrate the religious norms into the self. Thus, religiosity include circumstances contained in the one who encouraged them to think, behave and act in accordance with the teachings of religion (Amaliah et al, 2015). Further, Azizah (2016) defined a religiosity as an appreciation of one's religion-related symbols, beliefs, values and behaviors that are driven by spiritual power which is the integration of the complex between religious knowledge, feelings and religious action in a person.

Based on religiosity definition, researcher concluded that individual religiosity is about ability of religion adherents to understand and implement the religion doctrine. Peoples are said have high religiosity if they are implementing all of religion doctrines in the real life, avoiding all prohibition of religion and doing all good things allowed.

b. The Differences Between Religion and Religiosity

Ferm (1963) identified religion as a set of behaviors or meanings which are connected to the action of a religious person. While

religiosity is more directed at the appreciation of the quality and attitude of a person's life based on religious values that become beliefs (Amaliah et al, 2015). Religiosity is bound up with attitudes, behavior and values, while religious is more like ethnicity, something that for most is part of their family, community or cultural heritage, rather than being chosen by them (McAdrew and Voas, 2011). In this part religiosity is deeper than religion, because it more concerned to sub-consciousness aspect and personal attitude such as sense (Ariawan, 2015). Religiosity is more engaged in the 'gemein schaff' word that is more intimate, means that religion does not work in sense but in appreciation of the experience that precedes analysis (Mangunwijaya as cited in Ariawan, 2015).

From the previous explanation can be identified that religion and religiosity are different. Religion is about the kind of faith that people believe such as Cristian, Islam, Buddha, and Hindu whereas Religiosity is about the implementation of religion in the real life of religious people. It associated with attitude, behavior, and action of these religious person. In this research, individual religiosity topic was focused on Muslim religiosity. Therefore, all of theory was used is in Islamic perspective.

c. Dimension of Religiosity

The common theory of religiosity dimension is Glock and Stark (1965) theory. This theory defined five core dimensions of religion

constituting a general frame of reference for empirical research as follows:

1) Intellectual (Religious Knowledge)

Intellectual dimension is constituted by the expectation that the religious person should have some knowledge about the basic doctrines of their faith and its religious scriptures (Kucukcan, 2000). Basically, every religion has a different rules, traditions, rituals, and manner in conducting religion.

2) Ideological (Religious Belief)

The ideological dimension gives recognition to the fact that all religions expect the religious person should hold certain beliefs which adherents are expected to adhere to (Kucukcan, 2000). The most important meaning of a people who adheres to a religion is the willingness to abide the rules applied in religion doctrines (Subhan, 2011).

3) Ritualistic (Religious Practice)

The ritualistic dimension includes specific religious practices expected by adherents. Among them prayer, worship and fasting can be mentioned (Kucukcan, 2000).

4) Experiential (Religious Feeling)

The experiential dimension of religiosity refers to the achievement of direct knowledge of the ultimate reality or experience of religious emotions in the form of exaltation, fear, humility,

joyfulness, peace, feel close to God and prayer granted by God (Kucukcan, 2000). That feel can be experienced by each adherent.

5) Consequential (Religious Effect)

Includes religious prescriptions which determine attitudes of the adherents as a consequence of their religious belief. Glock argued that these are the core dimensions of religious commitment and shared by different religions of the world (Kucukcan, 2000).

Fukuyama (as cited in Holdcroft (2006) examined four dimensions of religiosity that he identified as cognitive, cultic, creedal, and devotional, which are summarized in Cardwell (1980):

The cognitive dimension is concerned with what individuals know about religion, i.e., religious knowledge. The cultic dimension makes reference to the individual's religious practices, i.e., ritualistic behavior. The creedal dimension is concerned with a personal religious belief, and the devotional dimension refers to a person's religious feelings and experiences, i.e., the experiential dimension.

From two experts who argued dimensions of religiosity, in this research, researchers used religiosity's dimension that was constructed by Glock and Stark (1965) with El-Menouar and Stiftung (2014) modification. El-Menouar and Stiftung (2014) divided religiosity dimension in five dimensions include the following: Basic religiosity (contents about belief, devotion, and confirming religious experience of adherents), Central religious duties (contents about ritual and dietary of adherents), Religious

experience, Religious knowledge, and orthopraxis (contents about gender relation and rules of listening music). Researcher used this modification to adjust with topic and focus of research.

d. Religiosity in Islam Perspective

In Islam, religiosity is defined as the commitment to the empirical and theoretical fundamentals of the religion (Islam) through which Muslims would fulfill the rights of God, protect the rights of others, adhere to the divine decrees, abstain from wrong deeds, and do worship (Al- Goain as cited in Achour, et al,2014). In holy Quran explained that every Muslim must enter in to Islam completely, it has written in Al- Baqarah (2: 208): *O you who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.* Al- Baqarah (2: 208). According to Daradjat (as cited in Mayasari, 2014), the most important form of religiosity is an adherent can feel and experience the mind of the Allah, believe in Prophet Muhammad and others religion component.

The essence of Islam is tawhid, the act of affirming Allah Almighty, the absolute creator and transcendent, and the ruler of all that exists (Latiano, 2014). In line with the view of Islam, Glock and Stark consider that religious belief is “the heart” of faith dimensions. According to Suroso (as cited in Latiano, 2014) religious belief can be aligned with belief faith (*aqidah*) such as believe in Allah; angels; prophets; rosul; Quran; heaven and hell; and *qada* and *qadar* existed in

faith pillars (*rukun iman*) , religious practice aligned with Sharia such as *shalat*; *fasting*; *Makat*; pilgrimage (*haji*); reading *Qur'an*; and *I'tikaf*, religious effect aligned with moral (*akhlak*) such as helping the other; have good attitude; and honest, religious knowledge aligned with Islam science particularly in holy Quran, and religious feeling aligned with appreciation (*ihsan*). Therefore, in this study researcher used Glock and Stark theory as basic of religiosity but, adapted El-Menouar and Stiftung (2014) modification for the basic of religiosity dimension.

2. Organization Commitment (OC)

a. Definition of OC

According to Colquitt et al (as cited in Wibowo, 2016), OC is defined as desire of employees to stay being a member of organizations. Organization Commitment is feeling of identification, loyalty, and involvement by employee toward organization (Gibson et al as cited in Wibowo, 2016). According to Mowdat et al (as cited in Luthans, 1992) OC is most often defined as: 1) a strong desire to remain a member of a particular organization; 2) a willingness to exert high level of effort on behalf of the organization; and 3) a definite belief in, and acceptance of the values, and goals on the organization.

Based on the previous research, researcher found several key words of organization commitment conceptually. The key words are stay, involvement, effort, and acceptance of the values. So, organization commitment can be identified as desire of employees to stay in the

organization (keep the membership with organization), involved in the organization goals achievement and give the best effort to achieve it.

b. Affective Commitment

Commitment is expressed as an employee's attachment or link to the organization (Abraham, 2016). There are three type of organization commitment based on Meyer and Allen (1990) as follows:

- 1) **Affective Commitment (AC)** refers to employee's emotional attachment to or identification with the organization and involvement in the organization
- 2) **Normative Commitment (NC)** refers to employee's personal loyalty and moral obligations towards the organization
- 3) **Continuance Commitment (CC)** refers to the costs, as perceived by employees, associated with the possibility of leaving the organization. These costs for example involve pay and benefits (factor that retain employees within the organization).

This research investigation was focused on affective commitment. Previous research has shown that affective commitment is an important predictor of intention to stay (Ramamoorthy and Flood as cited in Abraham, 2016). It is caused every employee who has this commitment, working by their own desire and voluntarily. Affective commitment can explain the motivation and intention of employee emotions to perform well (Steers as cited in Kumari and Afroz, 2013). The employees have a great performance because they feel 'cognitively

closer' to organization (Wang et al, 2010). Dutton (as cited in Saygan, 2011) noted that:

When employees perceive that “their” organization acts as a “true organization”, they form positive images about it. They feel proud to identify with such an organization, develop their self-esteem, form affective bonds with the organization, develop a sense of loyalty, and make efforts to perform better and to benefit the whole organization. (Dutton, 1994).

Based on the previous research of Rhoades (2002) affective commitment related to absenteeism, performance, and turnover of employees. Affective commitment also the most influential type of commitment that affects employee's behavior (Hadziahmetovic and Dinc, 2017).

Moreover, the antecedents of affective commitment are personal characteristics, job- related characteristics, and work experiences characteristic (Mowday et al as cited in Allen and Smith, 1993). Meyer and Allen (1991) revealed, as follows

The strongest and most consistent relationships have been obtained with work experiences. Employees whose experience within the organization are consistent with their expectations and satisfy their basic need tend to develop a stronger affective attachment to the organization than do those whose experiences are less satisfying. (Meyer and Allen (1991).

3. Organization Support (OS) and Religiosity Support

One of the basic elements of organization commitment is organization support (Gunduz, 2014). Based on Eisenberger et al (as cited in Erat et al, 2012), organization support is defined as the degree of recognition of organization on employee' effort and employee's happiness. Organization support has a major role in enhancing employee' creativity. Hence, it will motivate to upgrade the organization' performance and productivity (Ibrahim

et al, 2016). Management support is important because it indicates the willingness of managers to facilitate, promote and institutionalize the entrepreneurial spirit and activity within the organization's systems and processes, which would encourage the intrapreneurs to engage in innovative efforts (Hornsby et al as cited in Alpkhan et al, 2010). An Employee will give their responsibility about work when the organization has a high support (Danish et al, 2013). But in reality, there are organizations that give insufficient support to the employees in terms empowering and knowledge sharing (Ibrahim et al, 2016). A support to the employees in terms empowering and knowledge sharing is the most important thing should be obtained by each employee, as in Brahman (2000) book that explained, as follows:

When employees feel their pay is fair and comparable to that being paid by other employers, and when they have interesting and meaningful work, done in acceptable working conditions, supported by good management practice, the prospect of making a little more money in another organization where these softer factors are unknown is usually not enough to pull those employees away. (Branham, 2000).

In this research, the organization support was focused on the organization support related to religion of employees. Religiosity support or better known as religious accommodation is an adjustment to the work environment that will allow employees or applicants practice their religion in the workplace (The US Department of Labor). The US customs and border protection defined religious accommodation as a modification or adjustment to the application process or the work environment to allow the individual to practice his or her religious beliefs without creating an undue hardship. Based on the previous explanation, researcher concluded that religiosity support or religious accommodation or religiosity

support is recognition of the organization associated with religious consciousness and its implementation for employees.

According to SHRM (Society of Human Resources Management) organization's survey in 2008, the most prevalent type of religious accommodation include the following: allowing religious symbol or decoration of an individual workspace, providing flexible scheduling to accommodate employee' religious practice at work, taking into account employee various religious holidays when planning work- related event and taking into account the different religious beliefs of employees when planning holiday-related events. In this context, religious accommodation refers to providing a proper prayer room for their employees, allowing female employees to wear hijab as well as covering all body except eyes and hands, allowing male employees to wear beards and allowing the other doctrines.

The instrument (indicators and survey questions) of this variable had been developed by researcher with *UU no 13 tahun 2003 tentang ketenagakerjaan*, *Peraturan Menteri Ketenagakerjaan no. 6 tahun 2016 tentang tunjangan hari raya keagamaan bagi pekerja/ buruh di perusahaan*, and company policy as the basic references. Based on the references, researcher divided religiosity support into two dimensions, as follow:

- a. Obligatory support is a policy implemented by a company based on government regulations (*UU No 13 tahun 2003 tentang ketenagakerjaan* and *Peraturan Menteri Ketenagakerjaan Republik Indonesia No. 6 tahun 2016 Tentang Tunjangan Hari Raya Keagamaan*

bagi Pekerja/ Buruh di Perusahaan) and it is mandatory to apply. The policy is based on the basic values of state law. The articles of *UU No 13 tahun 2003 tentang ketenagakerjaan* was used as basis in instrument arrangement in this research are as follows:

1) Article 80

‘Pengusaha wajib memberikan kesempatan yang secukupnya kepada pekerja/ buruh untuk melaksanakan ibadah yang diwajibkan oleh agamanya’

‘Employers are obliged to provide sufficient opportunities to workers to perform the worship required by their religion’.

2) Article 85

Paragraph 1

‘Pekerja/ buruh tidak wajib bekerja pada hari- hari libur resmi’

‘Workers are not required to work on official holidays’.

3) Article 93 paragraph 2(e)

*‘..., dan pengusaha wajib membayar upah apabila:
e) Pekerja/ buruh tidak dapat melakukan pekerjaannya karena menjalankan ibadah yang diperintahkan agamanya’.*

‘..., and employers are required to pay wages if:
e) Workers cannot do their work because they practice the religion that their religion dictates’.

4) Article 100 paragraph 1

‘Untuk meningkatkan kesejahteraan bagi pekerja/ buruh dan keluarganya, pengusaha wajib menyediakan fasilitas kesejahteraan’.

‘To improve the welfare of workers and their families, employers are required to provide welfare facilities’.

The articles of *Peraturan Menteri Ketenagakerjaan Republik Indonesia No. 6 tahun 2016 Tentang Tunjangan Hari Raya Keagamaan bagi Pekerja/ Buruh di Perusahaan* was used as basis in instrument arrangement in this research is article 1, is detailed as follows:

1) Article 1

‘Tunjangan Hari Raya Keagamaan yang selanjutnya disebut THR Keagamaan adalah pendapatan non upah yang wajib dibayarkan oleh pengusaha kepada pekerja/ buruh atau keluarganya menjelang hari raya keagamaan’

‘Religious feast day allowances hereafter *THR Keagamaan* is a non-wage income obligatory paid by employers to workers/labourers or their families ahead of a religious holy day’

The previous articles are articles which are related to the Indonesian government's policy on religious support in Indonesia context. In this case, the research context is Islam. So, several terms was used in this research is Islamic term to reflect the research focus.

- b. Voluntary support is a policy implemented by the company based on the initiative of the company concerned and not related to government regulations. The policy is based on the company's basic values. In this case, researcher conducted a research on 2 banking sharia i.e BRI sharia and Mandiri sharia as well as pre- research on Muamalat Bank in Malang area. From the research, researcher has found the basic values of sharia banking sector in general, as follows:

- 1) The first basic value of sharia banking related to religiosity support is an activity which is support employee to maximize the religion doctrine application;
- 2) The second is organization allow their employees to wear religion attribute in the workplace;
- 3) The third is organization provides others religious support, for example send or provides assistance for employee to *Umrah*.

C. The Relationship Among Variables

1. Relationship Between Individual Religiosity and Religiosity Support

An organization which is has employees who have a high level of individual religiosity indirectly; the organization will provide a religious accommodation or religiosity support for employees. Religiosity support is provided by the organization not only for assist their employees to maximize the religion doctrine of employee, but also to increase the commitment level of employees to stay with the organization. In the other hand, it is an obligation for an organization which used Islamic values as the foundation of organization to provide religiosity support for their employees in the workplace. Anti- Defamation League (2012) stated "...many employers also have come to realize that in addition to the legal requirement to accommodate religious employee, a commitment to religious accommodation can improve employee morale and help retain valued employees who are religious..". Thus, from the previous explanation researcher hypothesis that:

H1: Individual religiosity has a significant impact on religiosity support

2. Relationship Between Individual Religiosity and Affective Commitment

In the organization, religion has been linked in a greater sense of purpose among the employee of the organization, decision making, ethical behavior, and over all organization performance (Delbcq as cited in Farrukh et al, 2016). Level of religiosity will influences on employee's attachment to the organization. Individuals with lower level of religiosity will have weaker work obligation and do not feel attach to the work or the organization they work with (Lajim et al, 2015). Therefore, it will be influenced on commitment, particularly on affective commitment. Affective commitment is emotional attachment of employees with the organization (Allan and Meyer as cited in Farrukh et al, 2016). Employees who are committed to their organizations may easily accept and adhere to the organization objectives and goals (Valentine, et al as cited in Lajim et al, 2015). The relationship between religiosity and affective commitment was proved by Farrukh et al (2016)' research. The result revealed that religiosity has a positive relationship with affective and normative commitment. Another research is a research from Sikorsa- Simmons (was cited in Gyekye and Haybatollahi, 2012) that revealed religiosity was a significant predictor of organization commitment. Thus, from the previous explanation researcher hypothesis that:

H2: Individual religiosity has a significant impact on affective commitment

3. Relationship Between Religiosity Support and Affective Commitment

The main predictors of organizational commitment include a positive communication climate, meaningful relationships, and a high level of trust (Varona as cited in Forward, et al, 2009). Meaningful relationship in workplace in general can be experienced with co- worker, but it will give big effect if this relationship happens between subordinate and supervisor. In religious context, the supervisors as the organization representative have to create a policy about religious accommodation in order to increase the employee commitment. The Society of Human Resources Management report in 2011 (as cited in wae- esor, 2015) reported that the main cause of employee retention in the workplace is the availability of religious accommodation. Level of employee retention in the organization is illustrating the employee commitment toward organization. Thus, from the previous explanation researcher hypothesis that:

H3: Religiosity support has a significance impact on affective commitment

4. The Mediating Role of Religiosity Support

Organization support is defined as the degree of recognition of organization on employee' effort and happiness (Eisenberger as cited in Erat et al, 2012). From the definition, it can be identified that religiosity support

of organization is recognition of the organization associated with religious consciousness and its implementation for employees. In the other word, the organization supports their employees to perform worship. Therefore, besides it has direct influence on affective commitment, religiosity support of organization may also have a role to strengthen the relationship between individual religiosity and affective commitment of employees. The previous research had finding that emphasizes the positive role of religiosity support. Kelly (as cited in wae-esor (2015) revealed that some employees is willing to leave their organization because there is no religious accommodation in the organization. This is similar with Ali et al as cited in wae-esor, 2015) religious accommodation as one of the reasons of employees to stay or leave in the organization. From that explanation can be identified that the employee decision (leave or stay in the organization) is relate to commitment, particularly employee affective commitment. Thus, from the explanation researcher hypothesis that:

H4: Religiosity support mediate the relationship between individual religiosity and affective commitment.

D. Research Framework

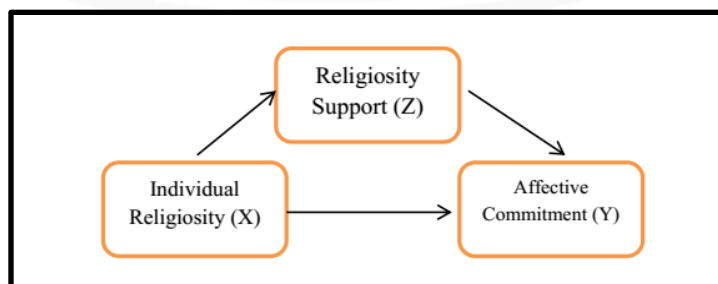


Figure 2.1 Research Framework
Source: Researcher, 2018

CHAPTER III

RESEARCH METHODOLOGY

A. Research Type

According to Creswell (2014), Research type are plans and the procedure for research spanning the steps from general assumptions to detailed methods of data collection, analysis, and interpretation. This research used quantitative with explanatory to find the result. In this research, researcher analyzed the relationship among individual religiosity (X), organizational commitment (Y), and religiosity support (Z).

B. Research Site

The research was conducted at PT. Bank Negara Indonesia Sharia Malang area and Bank Tabungan Negara Sharia Bank Malang. The location of BNI Sharia Bank at *jl. Jaksa Agung Suprpto No 48*, and BTN Sharia at *jl. Jaksa Agung Suprpto No. 87*. Malang City, East Java 65116. Further, the companies was chosen as research site because the implementation and influence of Islam values in every activity, not only on customer service but also on the daily activities of employees. On the other hand, Mercer Talent and Consulting Solusion survey in 2015 (as cited in Artiningrum and Satrya, 2016), revealed that banking sector is the highest industry sector which has turnover about 16% every year.

C. Population and Sample

The population of this research is all employees of Bank Negara Indonesia Sharia Malang (branch, and sub-branch) and BTN Sharia Bank Malang which total population are 90 employees consist of 19 division (data was obtained on March, 1, 2018). Sample in this research are 74 employees of 90 employees of BNI and BTN in Malang area. The calculation of samples used Slovin formula. The calculation as follows:

$$\begin{aligned}
 n &= \frac{N}{1 + Ne^2} \\
 &= \frac{90}{1 + 90(5\%)^2} \\
 &= \frac{90}{1 + 90(0.05)^2} \\
 &= \frac{90}{1 + 90(0.0025)} \\
 &= \frac{90}{1 + 0.225} \\
 &= \frac{90}{1.225} \\
 &= 74.46
 \end{aligned}$$

Note:

n: amount of samples
N; amount of populations
e: Error Tolerance (in this case error tolerance is 5%, means the accuration level is 95%)
1: Constant

This research used probability sampling, specifically *proportionate stratified random sampling*. The concern used this technique because the population had members or elements that are not homogeneous and proportionally equivalent (Sugiyono, 2015). Therefore, the number of samples taken based on each division was determined by the following formula:

$$\begin{aligned}
 n &= \frac{\Sigma \text{Classic population}}{\Sigma \text{Population}} \times \text{The number of samples specified} \\
 &= \frac{1}{90} \times 74 = 0.82
 \end{aligned}$$

Table 3.1. Population and Sample Based on Division

No	Division	Population	X 0. 82	Sample
1	Teller	12	9.48	9
2	Finance Adm. Assistance	2	1.64	2
3	Customer Service	12	9.48	9
4	Back Office	5	4.10	4
5	Sales Assistant	1	0.82	1
6	Funding Assistance	2	1.64	2
7	Customer Service Head	1	0.82	1
8	Customer Processing Assistant	2	1.64	2
9	Operational Assistant	6	4.92	5
10	General Operational Manager	1	0.82	1
11	Recovery and Remedial	3	2.46	2
12	IT Support	5	4.10	4
13	Marketing	6	4.92	5
14	Business	17	13.94	14
15	Internal Control	5	4.10	4
16	Verifying Staff	2	1.64	2
17	Adm, Collection	2	1.64	2
18	Commercial Fin. Analyst	1	0.82	1
19	Customer Funding	5	4.10	4
	Total	90		74

Source: Researcher, 2018

D. Variable, Operational Definition and Measurement Scale

1. Research Variables

According to Kerlinger in Sugiyono (2015), variable is construct that will be studied. Variables of this research are detailed, as follows:

a) Independent variable

Independent variable is a variable that cause, influence, or affects (Creswell, 2014). This variable cannot be influenced by the other variable. The independent variable in this research is individual religiosity (X).

b) Dependent variable

Dependent variable is a variable that depend on the independent variables, it is the outcomes or results of the influence of the independent variables (Creswell, 2014). The dependent variable in this research is affective commitment (Y)

c) Mediator or intervening variables

Mediating variable is stand between the independent and dependent variables, and they mediate the effects of the independent variable on the dependent variable (Creswell, 2014). The mediating variable in this research is Religiosity Support (Z).

2. Operational Definition

a) Individual Religiosity (X)

Religiosity is individual to live, internalize, and integrate the religious norms in to their selves (Asraf as cited in Amalia et al, 2015). The indicators was used in religiosity variable are indicators which are constructed by El-Menouar and Stiftung (2014). The indicators were adopted by Glock and Stark (1968)' model with El-Menouar and Stiftung (2014) modification in order to make it appropriate with research focus. Indicators wre used in individual religiosity variable are three of five dimensions were modified by El-Menouar and Stiftung (2014). The indicators are detailed, as follows:

1) Religious Knowledge/ intellectual

Intellectual is constituted by the expectation that the religious person

should have knowledge about basic doctrines of their religion (Kucukcan, 2000). Religious knowledge contents about the general knowledge of islam such as knowledge about quran and prophet Muhammad (El-Menouar and Stiftung , 2014).

2) Basic Religiosity

Basic religiosity contents about belief, devotion, and confirming religious experience of adherents (El-Menouar and Stiftung ,2014).

3) Religious Experience (Feeling)

Feeling dimension refers to the achievement of direct knowledge of the ultimate experience of religious emotions in the form fear, joyfulness, peace, and feel close to God (Kucukcan, 2000). Religious experinece contents about the adherent feeling about Allah (El-Menouar and Stiftung , 2014).

4) Central Religious Duties

Central religious duties contents about ritual that conduct by adherent and related to dietary such as eat a *halal* meat (El-Menouar and Stiftung , 2014).

b) Affective Commitment (Y)

Affective commitment refers to employees' emotional attachment to, identification with, and involvement in the organization (Allen and Meyer, 1990). Affective commitment was used in this research is according to Allen and Meyer (1993). This indicator was used to measure

affective commitment in several previous researches for example is Abraham et al (2016).

c) Religiosity Support (Z)

In general, religiosity support is part of organization support. Organizational support is defined as the degree of recognition of organization of its employee's effort, and the level of attention of employee happiness (Eisenberger et al, as cited in Erat et al, 2012). For the purpose of the research, the measurement of religiosity support was developed by researcher. The validity test was performed on Mandiri Sharia and *Bank Rakyat Indonesia* (BRI) sharia which is these companies had similar basic values with the main research site. The wording of questions was altered in order to fit the context and reflect the research focus. The basic of survey question based on *UU No 13 tahun 2003 tentang ketenagakerjaan*, *Peraturan Menteri Ketenagakerjaan no. 6 tahun 2016 tentang tunjangan hari raya keagamaan bagi pekerja/buruh di perusahaan* and the general policy of sharia banking sector. Based on the description, can be identified there are 2 indicators in this variable, and are following:

- 1) Obligatory support is a policy implemented by a company based on government regulations (*UU No 13 tahun 2003 tentang ketenagakerjaan and Peraturan Menteri Ketenagakerjaan no. 6 tahun 2016 tentang tunjangan hari raya keagamaan bagi pekerja/*

buruh di perusahaan) and it is mandatory to apply. The policy was based on the basic values of state law.

- 2) Voluntary support is a policy implemented by the company based on the initiative of the company concerned and not related to government regulations. The policy is based on basic value of general sharia banking sector in Indonesia. In this case, the basic value has been using in BRI sharia, Mandiri Sharia, BNI sharia, and BTN sharia.

According to the explanation, the variables, indicators, and items has used in this research are described by table, as follows:

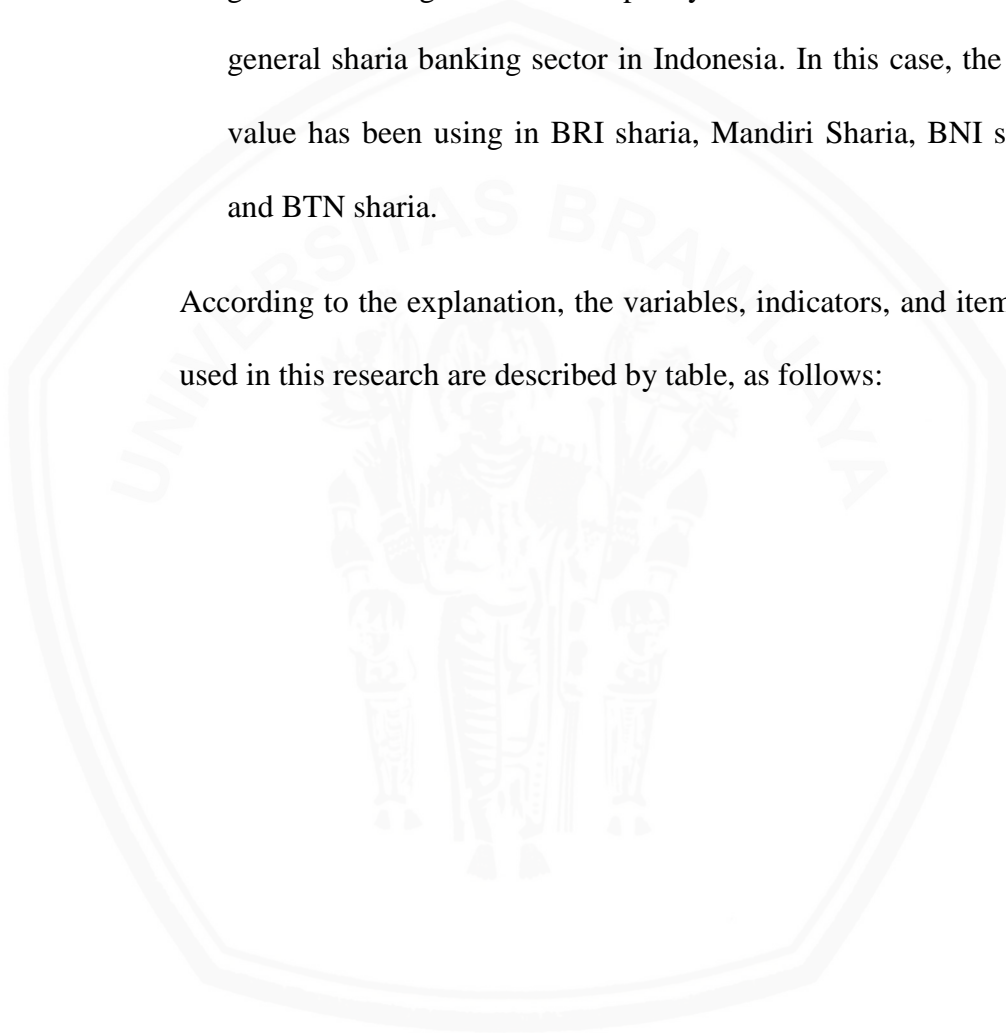


Table 3.2. Variable, Indicator, and Item

	Variable	Indicator	Item	Source
1	Individual Religiosity (X)	Knowledge Dimension (X.1)	X.1.1. I have knowledge of Islam in general X.1.2. I have knowledge of Quran's contents X.1.3. I have knowledge of life and actions of prophet	El- Menouar and Stiftung (2014)
		Feeling Dimension (X.2)	X.2.1. I Feel Allah tells something X.2.2. I Feel Allah rewarding me X.2.3. I Feel Allah punishing me	
		Basic Religious (X.3)	X.3.1. I believe in Allah X.3.2. I believe in Quran as the unchanged revelation X.3.3. I believe in the existence of jinn and angel X.3.4. I have been doing personal prayer to Allah X.3.5. I have been reciting <i>Basmala</i> X.3.6. I have been celebrating <i>Ramadhan</i>	
		Central Religious Duties (X.4)	X.4.1. I have been performing the ritual prayer	

			<p>X.4.2. I have been going/ desire pilgrimage to Mecca</p> <p>X.4.3. I have been fasting in <i>Ramadhan</i></p> <p>X.4.4. I have been eating a <i>halal</i> meat</p>	
2	Religiosity Support (Z)	Obligatory Support (Z.1)	<p>Z.1.1 My organizations providing religious holidays, for example Eid al-Fitr and adha (Article 85 paragraph 1)</p> <p>Z.1.2. My organization allows employees to leave to perform acts of worship, for example ' <i>Umrah</i> and Hajj) (Article 80)</p> <p>Z.1.3. My organization still paying out salaries for employees who do leave to perform acts of worship, for example ' <i>Umrah</i> and Hajj (Article 93 paragraph 2)</p> <p>Z.1.4. My organization provides facilities for worship, for example <i>musholla</i> (Article 100 paragraph 1)</p> <p>Z.1.5. My organization provides feast allowances for employees appropriate with <i>Peraturan Menteri</i></p>	<p><i>Undang- undang no 13 Tahun 2003 Tentang Ketenagakerjaan and Peraturan Menteri Ketenagakerjaan RI No 6 Tahun 2016 tentang Tunjangan Hari Raya Keagamaan Bagi Pekerja/ Buruh di Perusahaan</i></p>

			<i>Ketenagakerjaan Republik Indonesia</i>	
		Voluntary Support (Z.2)	<p>Z.2.1 My organization held an activities supported employees to maximize the religion doctrines for example: <i>qotmil quran, qiyaamul lail</i>, and read <i>Yasin</i></p> <p>Z.2.2. My organization allows the employees wear religious attributes at work for example hijab for woman employees</p> <p>Z.2.3. My organization provides religious support for employees for example send/ provides assistance for employee to <i>Umrah</i></p>	Sharia Banking Policy in general (Indonesian context)
3	Affective Commitment (Y)		<p>Y.1.1. I would be very happy to spend the rest of my career with this organization</p> <p>Y.1.2. I really feel as if this organization's problems are my own</p> <p>Y.1.3. I do not feel a strong sense of belonging to my organization</p> <p>Y.1.4. I do not feel 'emotionally attached' to this organization</p>	Allen and Meyer (1990)

			<p>Y.1.5. This organization has a great deal of personal meaning for me</p> <p>Y.1.6. I do not feel like 'part of the family' at my organization</p>	
--	--	--	--	--

Source: data was processed by researcher, 2018



3. Measurement Scale

In this research, Likert Scale was used as the measurement scale. Research instrument which use this scale can be created in checklist or multiple choice form (Sugiyono, 2015). In Likert Scale, there are five alternative answers and each alternative answer has different score. A positive question has the highest score that is '5' if the response was given is 'strongly agree', whereas a negative question has the highest score if the response was given is 'strongly disagree'. The score of each response will be shown by table 3.3, as follows:

Table 3.3 Likert Scale

No	Response	Score	
		Positive	Negative
1	Strongly Agree	5	1
2	Agree	4	2
3	Doubtful	3	3
4	Disagree	2	4
5	Strongly Disagree	1	5

Source: Sugiyono (2015)

After determine the Likert score, Supranto (2010) explained that the class length can be found by using formula, as follows:

$$C = \frac{X_n - X}{k}$$

$$C = \frac{5 - 1}{5}$$

$$= 0.8$$

Note:

C : class size or class length

k : amount of classes

X_n : the highest observation value

X : the lowest observation value

Based on the calculation, it is obtained the class length in likert scale, as follows:

Table 3.4. Response, Score, and Interval Class of Likert Scale

Response	Score	Class Length	
		Positive	Negative
Strongly Agree/Very High	5	5- 4,2	1,8- 1
Agree/High	4	4,2- 3,4	2,6-1,8
Doubtful/Average	3	3,4- 2,6	3,4-2,6
Disagree/Low	2	2,6- 1,8	4,2-3,4
Strongly Disagree/Very Low	1	1,8- 1	5- 4,2

Source: Supranto (2010)

E. Data Collection Procedure

1. Kind of Data

Based on the data resources, data are divided by two as follows:

a. Primary Data

Primary data is a data was gathered directly in the research site. Data was gathered and obtained by the researcher while conduct the observation. So, in this research the primary data is questionnaire.

b. Secondary Data

Secondary data is a data was gathered with reading the previous research or the other source. The data was gathered had a relevancy with research topic. This data was obtained by reading books, journals, and thesis which support the hypothesis.

2. Data Collection Method

There are several methods researcher used to collect data are detailed, as follows:

a. Questionnaire

Questionnaire is a data collection method that worked by spreading question list to the respondent to be answered. Questionnaire is used when the population of research in a big size. The question lists in these questionnaire are consists of individual religiosity, affective commitment and religiosity support.

b. Documentation

Documentation is data collection methods which is performed read and make a note against concerned data. This data are obtained by reading several journals and books which related to the topic. This method is used to complete the limitation of previous data.

3. Research Instrument

The researcher used several instruments as follows:

a. Questionnaire

Questionnaire is a questions list which is needed to answer by respondent; the respondent is all employees of the company (90 peoples). The questionnaire was adopted from the previous research which emphasized to measure the individual religiosity, and affective commitment. For religiosity support questionnaire was developed by researcher. The questionnaire was modified in to bilingual (English and Indonesia language) and likert scale was used to calculate the result.

b. Documentation

Documentation is useful for increase the literature review. This instrument describe about company. It can be obtained by reading the previous research who conducted research in the same company or similar company.

F. Research Instrument Test

1. Validity and Reliability Test

According to Creswell (2014), the purpose of conduct *validity tests* is to assist in identifying whether an instrument might be a good one to use in survey research. The instrument is considered valid if the measurement instrument used to obtain the data (measure) is valid. Valid means the instrument can be used to measure what should be measured, whereas an instrument considered *reliable* if the instrument believable as measurement tool of research data (Kerlinger, 1973; Sugiyono; 2015). Hence, when one modifies an instrument or combines instruments in a research, the original validity and reliability may not hold for the new instrument, and it becomes important to re-establish validity and reliability during data analysis (Creswell, 2014). In this research, to test the validity and reliability of research data used *SPSS 22.00 for windows*.

This research used *Factor Analysis* as validity test. The analysis used to test whether the variables have a uni-dimensionality or whether the indicators that are used can be able to confirm a variable. To use factor analysis, the variable must have a sufficient correlation. So, to test the

inter-correlation among variables used Barlett of Sphericity and Kaiser-Meyer- Olkin of Sampling Adequacy (KMO MSA) test. The desire grade of KMO is >0.50 to be able to do Factor analysis test (Ghozali, 2016).For Reliability test, this research use *Alpha Cronbach* to count each instrument. The Formula are detailed, as follows:

Formula 3.2. Reliability Test

$$r_i = \left(\frac{k}{k-1} \right) \left(1 - \frac{\sum \sigma_b^2}{\sigma t^2} \right)$$

r_i = instrument reliability

k = number of scale items

$\sum \sigma_b^2$ = variance associated with item

σt^2 = Total variance

An instrument is considered reliable when the reliability coefficient is >0.6. The validity and reliability of each variable on this research are revealed by table 3.5 and 3.6, as follows:

Table 3.5. Validity Test

Variable	KMO score	
Individual Religiosity	.803	Valid
Religiosity Support	.820	Valid
Affective Commitment	.682	Valid

Data was processed by researcher, 2018

Table 3.6. Reliability Test

Variable	Alpha Cronbach Score	
Individual Religiosity	.911	Reliable
Religiosity Support	.865	Reliable
Affective Commitment	.657	Reliable

Data was processed by researcher, 2018

Based on the table 3.5, the result of analysis factor of individual religiosity(X), religiosity support (Z), and affective commitment (Y) are greater than 0.50. It means all instruments of each variable are valid. So, the instruments are able to use for the next step of research.

Based on the table 3.6, the score of alpha cronbach of individual religiosity(X), religiosity support (Z), and affective commitment (Y) are greater than 0.60. It means all instruments of each variable are reliable. So, the instruments are able to use for the next step of research.

G. Data Analysis Techniques

According to Spradley in Sugiyono (2015), data analysis is systematic examination of something to determine its parts, the relation among parts, and the relationship to the whole. In this research, the analysis of data that are used, are following:

1. Descriptive Statistical Analysis

According to Sugiyono (2015) descriptive statistical analysis is used to analyze data with describe the data and make conclusion from the data, but the conclusion is not for general of the data. In this research, data was provided in table and mean (average).

2. Inferential Statistical Analysis

According to Sugiyono (2015), inferential statistical analysis is statistic technique that is used to analyze sample data and the result is used to the population. This analysis is used to explain the influence among

variables. The inferential statistical analysis in this research consists of classic assumption test, path analysis, and hypothesis test.

a. Classic Assumption Test

1) Normality Test

Normality test is used to analyze whether the data has a normal contribution or not. If the data has an abnormal contribution so it will be use non- parametric statistic, but if data has normal contribution, parametric statistic will be used. Data normality is known by testing kolmogrov- srinov godness of fit test against each variable. Data has a normal ditribution if the significance level greater than 0.05.

2) Multicollinearity Test

According to Ghozali (2016), multicollinearity test is used to determine whether there is correlation between independent variables. It can be identified through the VIF (Variance Inflation Factors) and tolerance value, the explanation are detailed, as follows:

1. Value of VIF. If VIF value <10 , means there is no multicollinearity
2. Tolerance value. If tolerance value >0.10 , means there is no multicollinearity

3) Heteroscedasticity Test

Heteroscedasticity is used to test whether variance inequality occurs by the dependent variable on each independent variable in the regression model. A good regression model is a regression model that shows homoscedasticity results, where dependent variables show the same level of variation for all independent variables (Ghozali, 2016). In this research, to test the heteroscedasticity used Glejser test. If the significance level is greater than 0.05, it means there is no heteroscedasticity, but if the significance level is less than 0.05, it means there is heteroscedasticity.

4) Linearity Test

According to Ghozali (2016), Linearity test is used to analyze whether model specification that was used suitable and whether the function that is used in form linear, quadrate, or cubic. To test the linearity, in this research used curve fit. There is linear relationship between independent variable and dependent variable if the significance level <0.05 . Conversely, if the significance level >0.05 means linearity between independent and dependent variable does not occurs.

b. Path Analysis

Path analysis is used to estimate a causal relationship among variable and to test the influence of mediator variable (Ghozali, 2016).

There are 3 regression equations was used in order to test the mediator variable. The equations are detailed, as follows:

$$1. Z = \beta X + e$$

Note:

$$2. Y = \beta X + e$$

$$3. Y = \beta X + pZ + e$$

Y = *dependent variable*

e = *recidual variable*

β = *standarized coefficient beta*

X = *independent variable*

Z = *mediator variable*

c. Hypothesis Test

1) T- Test

T- test is used to identify the significance impact of independent variables on dependent variable individually. The term of hypothesis is supported or hypothesis is not supported are:

If: $t_{\text{statistic}} < t_{\text{table}}$ = Hypotheses is not supported

$t_{\text{statistic}} > t_{\text{table}}$ = Hypotheses is supported

Based on Significance level of SPSS result:

a) Significance level >0.05 means independent variable insignificantly influence dependent variable

b) Significance level <0.05 means independent variable influence dependent variable significantly

CHAPTER IV

RESEACH RESULT AND DISCUSSION

A. General Overview of Research Site

1. BNI Sharia.

a. Overview of BNI Sharia/



Figure 4.1. BNI Sharia Logo

Source: BNI Sharia, 2018

BNI's Unit Usaha Sharia (UUS) was established on 29th April 2000 with 5 branch offices in Yogyakarta, Malang, Pekalongan, Jepara and Banjarmasin. The next phase saw the UUS expand to 28 branches and 31 sub-branches. Customers can also find sharia services at conventional BNI branch offices with over 1,500 outlets spread across Indonesia. Based on the Decision of the Governor of Bank Indonesia Number 12/41/KEP.GBI/2010 dated 21st May 2010 concerning the issuance of a business license to PT Bank BNI Sharia, and in UUS BNI's Corporate Plan in 2003, it was determined that UUS status was temporary and a spin-off was formally planned for 2009. The plan was realized on 19th June 2010 when BNI Sharia officially began operating as a Sharia Commercial Bank (Bank Umum Sharia/BUS).

The realization of the spin-off in June 2010 to some extent was made possible by external factors in the form of supporting regulations, namely with the

issuance of Law No. 19 Year 2008 on Government Sharia Securities (Surat Berharga Sharia Negara/SBSN) and Law No. 21 Year 2008 on Sharia Banking. Additionally, the spin-off was further spurred on by the Indonesian Government's growing commitment to encouraging the development of sharia banking and promoting awareness for the advantages offered by sharia banking products. As of June 2014, BNI Sharia's operational network encompasses 65 Branch Offices, 161 Support Branch Offices, 17 Cash Offices, 22 Mobile Service Units and 20 Payment Points.

b. Vision and Mission of BNI Sharia

1. Vision:

“Become the people's choice in sharia banking, which is provenly leading in service and performance.”

2. Mission:

- a) To make a meaningful contribution to society, while supporting environmental sustainability.**
- b) To provide solutions for the benefit of the community, through the medium of sharia banking.**
- c) To deliver optimum investment value to all investors.**
- d) To create a 'place of pride' for working and achieving best performances for the staff, as the embodiment of worship.**
- e) To serve as a standard of a trustworthy corporate governance**

c. BNI Sharia' Organization Structure

The organization structure of BNI is follows:



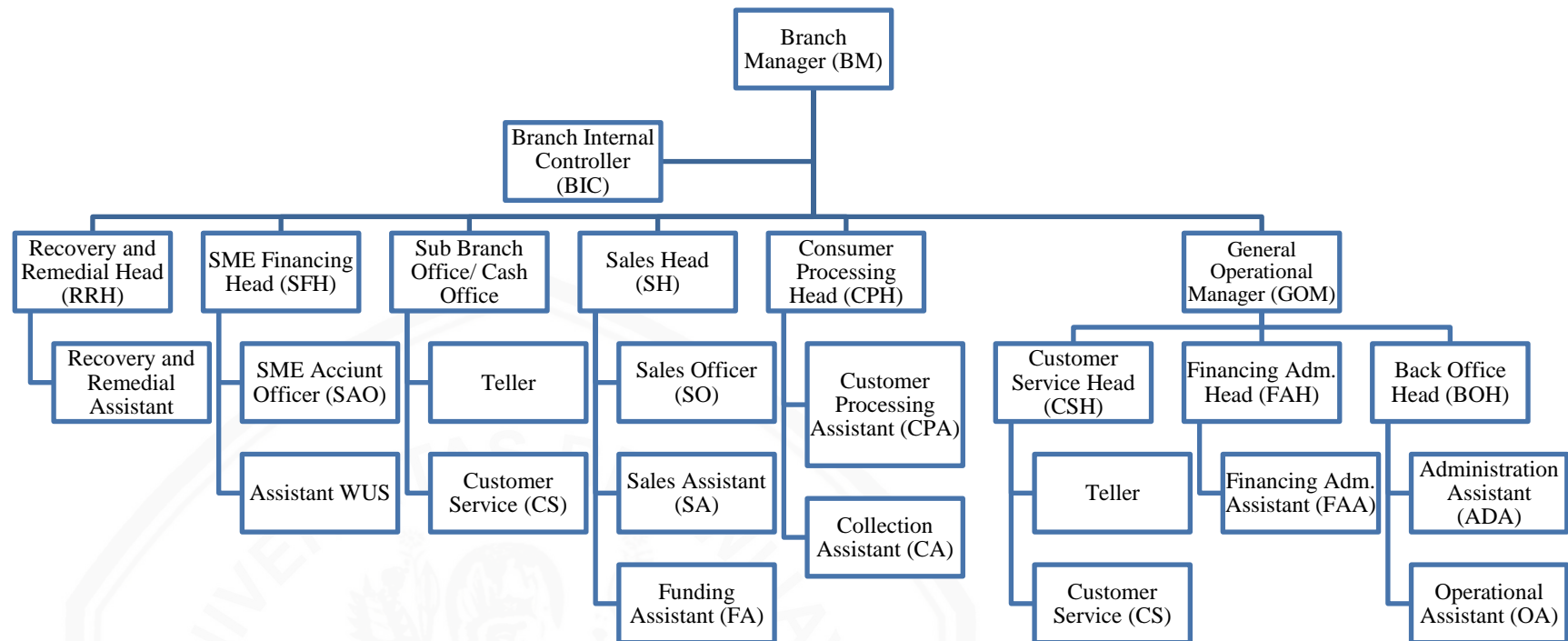


Figure 4.2. Organization Structure Of BNI Sharia
Source: BNI Sharia Malang Branch, 2018

2. BTN Sharia

a. Overview of BTN Sharia



Figure 4.3. BTN Sharia Logo

Source: BTN Sharia, 2018

BTN Sharia is Strategic Business Unit (SBU) of BTN Bank. BTN Sharia was established on February 14, 2005. The Opening of BTN Sharia in order to serve the high interests of the community in utilizing the services of Islamic finance and pay attention to the primacy of the principles of Islamic banking, the MUI on bank interest, and implement the results of the general meeting of shareholders of the year 2004. Recently, the network Bank BTN Sharia spread all over Indonesia with 22 branches, 21 sub-branch offices, and 240 Sharia Service Offices. The aims of BTN sharia establishment are detailed as follows:

1. Fulfilling the bank necessary in providing sharia finances service
2. Supporting the achievement of bank's business profit targets
3. Increasing the tenacity of bank in facing the business environment change effort
4. Providing the balances in fulfillment customer business

b. Vision and Mission of BTN Sharia**1. Vision:**

“Being the great Strategic Business Unit of the BTN and leading in the supplying of Islamic finance services and give priority to the joint benefit.”

2. Mission:

- a) Supporting the achievement of bank’s business profit target
- b) Providing Islamic finance services in superior housing and financing products as well as services related Islamic finance so as to provide satisfaction for the customer and obtain the expected market share.
- c) Carrying out banking management in accordance with Sharia principles so as to enhance the resilience of the BTN in facing the environmental changes as well as improved efforts shareholders value
- d) Giving a balance in fulfilling the interests of all stakeholders and providing a harmony on employees and customers.

c. BTN Sharia Organization Structure

The organization structure of BTN Sharia is follows:

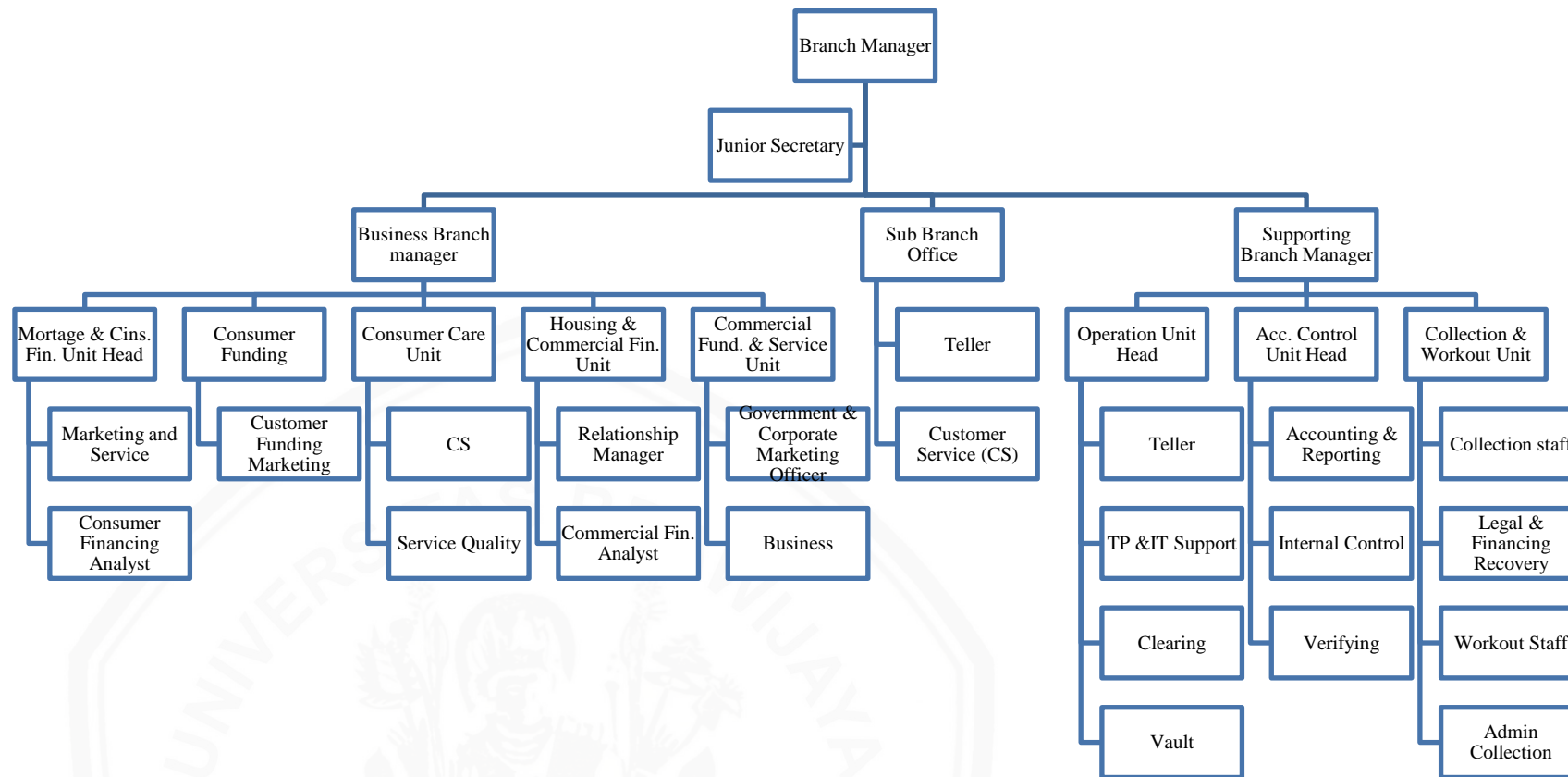


Figure 4.4. Organization Structure of BTN Sharia, Malang Branch

Source: BTN Sharia Malang Branch, 2018

B. General Overview of Respondents

1. Based on Gender

Based on the data was obtained in the research site, the total of respondents are in the table 4.1, as follows:

Table 4.1. Data of Respondents Based On Gender

Gender	Amount	Percentage (%)
Male	37 Respondents	50
Female	37 Respondents	50
Total	74 Respondents	100

Data was processed by researcher, 2018

Based on the table, total amount of male respondents are 37 (50%) and total amount of female respondents are 37 (50%). Based on the data, it can be identified that the male and female respondent in this research have the same amount.

2. Based on Age

Based on the data was obtained in the research site, the total of respondents are in the table 4.2, as follows:

Table 4.2. Data of Respondents Based On Age

Age	Amount	Percentage (%)
$\leq 21 - \leq 25$	19 Respondents	25.67
$\leq 26 - \leq 30$	35 Respondents	47.30
$\leq 31 - \leq 35$	12 Respondents	16.22
$< 36 - < 40$	4 Respondents	5.41
$\leq 41 - \leq 45$	4 Respondents	5.41
Total	74 Respondents	100

Data was processed by researcher, 2018

Based on the table, total amount of respondents in $\leq 21 - \leq 25$ years old are 19 (25.67%). Total amount of respondents in $\leq 26 - \leq 30$ years old are 35 (47.30%).

Total amount of respondents in ≤ 31 - ≤ 35 years old are 12 (16.22%). Total amount of respondents in < 36 - < 40 years old are 4 (5.41%). Total amount of respondents in ≤ 41 - ≤ 45 years old are 4 (5.41%). Based the data, can be identified that the majority of respondents in this research were in ≤ 26 - ≤ 30 years old or 47.30%.

3. Based on Working Tenure

Based on the data was obtained in the research site, the total of respondents are in the table 4.3, as follows:

Table 4.3. Data of Respondents Based On Working Tenure

Time	Amount	Percentage (%)
≤ 1 - ≤ 5 years	47 Respondents	63.51
≤ 6 - ≤ 10 years	21 Respondents	28.38
≤ 11 - ≤ 15 years	4 Respondents	5.41
≤ 16 - ≤ 20 years	2 Respondents	2.70
Total	74 Respondents	100

Data was processed by researcher, 2018

Based on the table, total amount of respondents have been working between ≤ 1 - ≤ 5 years are 47 (63.51%). Total amount of respondents have been working between ≤ 6 - ≤ 10 years are 21 (28.38%). Total amount of respondents have been working between ≤ 11 - ≤ 15 years are 4 (5.41%). Total amount of respondents have been working between ≤ 16 - ≤ 20 years are 2 (2.70%). Based on the data, it can be identified that the majority of respondents in this research were worked for ≤ 1 - ≤ 5 years with 47 respondents (63.51%).

4. Based on Education Level

Based on the data was obtained in the research site, the total of respondents are in the table 4.4, as follows:

Table 4.4. Data of Respondents Based On Education Level

Education Level	Amount	Percentage (%)
Senior High School	2 Respondents	2.67
Diploma	6 Respondents	8.11
Bachelor Degree	66 Respondents	88.00
Total	74 Respondents	100

Data was processed by researcher, 2018

Based on the table, total amount of respondents with senior high school level are 2 (2.67%). Total amount of respondents with diploma level are 6 (8.11%). Total amount of respondents with bachelor degree level are 66 (88.00%). Based on the data, it can be identified that the majority of respondents in this research is in bachelor degree level with 66 respondents or 88.00%.

5. Based on Devision

Based on the data was obtained in the research site, the total of respondents are in the table 4.5, as follows:

Table 4.5. Data of Respondents Based On the Division

Devision	Amount	Percentage (%)
Teller	9 Respondents	12.16
Finance Adm. Assistant	2 Respondents	2.70
Customer Service	9 Respondents	12.16
Back Office	4 Respondents	5.40
Sales Assistant	1 Respondent	1.35
Funding Assistant	2 Respondents	2.70
Customer Service Head	1 Respondent	1.35
Costumer Processing Assistant	2 Respondents	2.70
Operational Assistant	5 Respondents	6.76
General Operational Manager	1 Respondent	1.35
Recovery and Remedial	2 Respondents	2.70
IT Support	4 Respondents	5.40
Marketing	5 Respondents	6.76
Business	14 Respondents	18.92
Internal Control	4 Respondents	5.40
Verifying staff	2 Respondents	2.70

Devision	Amount	Percentage (%)
Adm. Collection	2 Respondents	2.70
Commercial Fin. Analyst	1 Respondent	1.35
Customer Funding	4 Respondents	5.40
Total	74 Respondents	100

Data was processed by researcher, 2018

Based on the table, total amount of respondents on teller division are 9 (12.16%). Total amount of respondents on finance administration assistant division are 2 (2.70%). Total amount of respondents on customer service division are 9 (12.16%). Total amount of respondents on back office division are 4 (5.40%). Then, the total amounts of respondents on sales assistant is 1 (1.35%). Total amount of respondents on funding assistant division are 2 (2.70%). Total amount of respondents on customer service head division is 1 (1.35%). Total amount of respondents on customer processing assistant division are 2 (2.70%). Total amount of respondents on operational assistant division are 5 (6.76%). Total amount of respondents on general operational manager division is 1 (1.35%). Total amount of respondents on recovery and remedial division are 2 (2.70%). Total amount of respondents on IT support division are 4 (5.40%). Total amount of respondents on marketing division are 5 (6.76%). Total amount of respondents on business division are 14 (18.92%). Total amount of respondents in internal control are 4 (5.40%). Total amount of respondents in verifying division are 2 (2.70%). Total amount of respondents in adm. collection division are 2 (2.70%). Total amount of respondents in commercial finance analyst is 1 (1.35%) and total amount of respondents in customer funding are 4 (5.40%). Based on the data, it can be identified that the majority of respondents in this research is in business division with 14 respondents (18.92%).

C. Data Analysis Technique

1. Descriptive Statistical Analysis

Descriptive statistical analysis was used to explain the response of respondents based on the question items of each variable. It was conducted by calculate the score of five alternative answers. In addition, mean or average by each item score was added to explain a general answer of respondents.

a. Variable Frequency Distribution of Individual Religiosity

Individual religiosity (X) in this research was measured with 16 question items.

Table 4.6 represented the answer of respondents, as follows:

Table 4.6. Variable Frequency Distribution of Individual Religiosity

Item	Score										Mean ((Score x Σf): Σresp)
	1		2		3		4		5		
	Strongly disagree		Disagree		Doubtful		Agree		Strongly Agree		
	f	%	f	%	f	%	f	%	f	%	
X.1.1	0	0	0	0	0	0	20	27,03	54	72,97	4,46
X.1.2	0	0	0	0	1	1,35	25	33,78	48	64,86	4,64
X.1.3	0	0	0	0	4	5,41	27	36,49	43	58,11	4,53
X.2.1	0	0	0	0	3	4,05	16	21,62	55	74,32	4,70
X.2.2	0	0	0	0	3	4,05	15	20,27	56	75,68	4,72
X.2.3	4	5,41	17	22,97	18	24,32	11	14,86	24	32,43	2,91
X.3.1	0	0	0	0	0	0	0	0	74	100	5
X.3.2	0	0	0	0	0	0	3	4,05	71	95,95	4,96
X.3.3	0	0	0	0	0	0	5	6,76	69	93,24	4,93
X.3.4	0	0	0	0	0	0	8	10,81	66	89,19	4,89
X.3.5	0	0	0	0	1	1,35	9	12,16	64	86,49	4,85
X.3.6	0	0	0	0	0	0	4	5,41	70	94,59	4,94
X.4.1	0	0	0	0	1	1,35	8	10,81	65	87,64	4,86
X.4.2	0	0	0	0	0	0	6	8,11	68	91,89	4,92
X.4.3	0	0	0	0	0	0	5	6,76	69	93,24	4,93
X.4.4	0	0	0	0	0	0	6	8,11	68	91,89	4,92
Grand Mean Score											4,70

Data was processed by researcher, 2018

Note:

- X.1.1** : I have knowledge of Islam in general
- X.1.2** : I have knowledge of *Quran's* contents
- X.1.3** : I have knowledge of life and actions of prophet
- X.2.1** : I Feel Allah tells something
- X.2.2** : I Feel Allah rewarding me
- X.2.3** : I Feel Allah punishing me
- X.3.1** : I believe in Allah
- X.3.2** : I believe in *Quran* as the unchanged revelation
- X.3.3** : I believe in the existence of jinn and angel
- X.3.4** : I have been doing personal prayer to Allah
- X.3.5** : I have been reciting *Basmala*
- X.3.6** : I have been celebrating *Eid- Al Fitr*
- X.4.1** : I have been performing the ritual prayer
- X.4.2** : I ever/ desire to do pilgrimage to Mecca
- X.4.3** : I have been fasting during *Ramadhan*
- X.4.4** : I have been eating *Halal* meat

Based on table 4.6, it was identified that item X.1.1 'I have knowledge of Islam value in general' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 20 (27.03%) respondents has chosen 'agree' and 54 (72.97%) respondents has chosen 'strongly agree'. The mean value of this item is 4.46 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they have general knowledge of Islam.

Based on table 4.6, it was identified that item X.1.2 'I have knowledge of *Quran's* contents' had 0 (0%) response of respondents, particularly on 'strongly disagree, and disagree' alternative answer. Further, 1 (1.35%) respondent has chosen 'doubtful', 25 (33.78%) respondents has chosen 'agree' and 48 (64,86%) respondents has chosen 'strongly agree'. The mean value of this item is 4.64 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they have knowledge of *Quran* contents.

Based on table 4.6, it was identified that item X.1.3 'I have knowledge of life and actions of prophet' had 0 (0%) response of respondents, particularly on 'strongly disagree, and disagree' alternative answer. Further, 4 (5.41%) respondent has chosen 'doubtful', 27 (36.49%) respondents has chosen 'agree' and 43 (58.11%) respondents has chosen 'strongly agree'. The mean value of this item is 4.53 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they have knowledge of life and actions of prophet

Based on table 4.6, it was identified that item X.2.1 'I feel Allah tells something' had 0 (0%) response of respondents, particularly on 'strongly disagree, and disagree' alternative answer. Further, 3 (4.05%) respondent has chosen 'doubtful', 16 (21.62%) respondents has chosen 'agree' and 55 (74.32%) respondents has chosen 'strongly agree'. The mean value of this item is 4.70 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they feel Allah tells something to them (about good and bad things, when they are close to Allah).

Based on table 4.6, it was identified that item X.2.2 'I Feel Allah rewarding me' had 0 (0%) response of respondents, particularly on 'strongly disagree, and disagree' alternative answer. Further, 3 (4.05%) respondent has chosen 'doubtful', 15 (20.27%) respondents has chosen 'agree' and 56 (75.68%) respondents has chosen 'strongly agree'. The mean value of this item is 4.72 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they feel Allah rewarded them (when they did commendable deeds).

Based on table 4.6, it was identified that item X.2.3 'I Feel Allah punishing me' had 4 (5.41%) response of respondents, particularly on 'strongly disagree' alternative answer, 17 (22,97) respondents has chosen disagree, 18 (24.32%) respondents has chosen 'doubtful', 11 (14.86%) respondents has chosen 'agree' and 24 (32.43%) respondents has chosen 'strongly agree'. The mean value of this item is 2.22 (disagree), it identified that the employees of BNI and BTN Sharia are disagree that they feel Allah punished them (when they did despicable deeds).

Based on table 4.6, it was identified that item X.3.1 'I believe in Allah' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, doubtful, and agree' alternative answer. Further, 74 (100%) respondent has chosen 'strongly agree'. The mean value of this item is 5 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they believe in Allah.

Based on table 4.6, it was identified that item X.3.2 'I believe in Quran as the unchanged revelation' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 3 (4.05%) respondents has chosen 'agree' and 71 (95.95%) respondents has chosen 'strongly agree'. The mean value of this item is 4.96 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that Quran as the unchanged revelation.

Based on table 4.6, it was identified that item X.3.3 'I believe in the existence of jinn and angel' had 0 (0%) response of respondents, particularly on

‘strongly disagree, disagree, and doubtful’ alternative answer. Further, 5 (6.76%) respondents has chosen ‘agree’ and 69 (93.24%) respondents has chosen ‘strongly agree’. The mean value of this item is 4.93 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that jinn and angel are exist.

Based on table 4.6, it was identified that item X.3.4 ‘I have been doing personal prayer to Allah’ had 0 (0%) response of respondents, particularly on ‘strongly disagree, disagree, and doubtful’ alternative answer. Further, 8 (10.81%) respondents has chosen ‘agree’ and 66 (89.19%) respondents has chosen ‘strongly agree’. The mean value of this item is 4.89 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they have done personal prayer to Allah.

Based on table 4.6, it was identified that item X.3.5 ‘I have been reciting *Basmala*’ had 0 (0%) response of respondents, particularly on ‘strongly disagree’ and ‘disagree’ alternative answer. Further, 1 (1.35%) respondents has chosen ‘doubtful’, 9 (12.16%) respondents has chosen ‘agree’ and 64 (86.49%) respondents has chosen ‘strongly agree’. The mean value of this item is 4.85 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they have recited *basmla*.

Based on table 4.6, it was identified that item X.3.6 ‘I have been celebrating *Eid- Al Fitr*’ had 0 (0%) response of respondents, particularly on ‘strongly disagree, disagree, and doubtful’ alternative answer. Further, 4 (5.41%) respondents has chosen ‘agree’ and 70 (94.59%) respondents has chosen ‘strongly agree’. The mean value of this item is 4.94 (strongly agree), it identified that the

employees of BNI and BTN Sharia are strongly agree that they have celebrated *Eid- Al Fitr*'.

Based on table 4.6, it was identified that item X.4.1 'I have been performing the ritual prayer' had 0 (0%) response of respondents, particularly on 'strongly disagree' and disagree' alternative answer. Further, 1 (1.35%) respondents has chosen 'doubtful', 8 (10.81%) respondents has chosen 'agree' and 65 (87.84%) respondents has chosen 'strongly agree'. The mean value of this item is 4.86 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they have performed the ritual prayer

Based on table 4.6, it was identified that item X.4.2 'I ever/ desire to do pilgrimage to Mecca' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 6 (8.11%) respondents has chosen 'agree' and 68 (91.89%) respondents has chosen 'strongly agree'. The mean value of this item is 4.92 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they ever or desire to do pilgrimage to Mecca.

Based on table 4.6, it was identified that item X.4.3 'I have been fasting during *Ramadhan*' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 5 (6.76%) respondents has chosen 'agree' and 69 (93.24%) respondents has chosen 'strongly agree'. The mean value of this item is 4.93 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they have been fasted during *Ramadhan*.

Based on table 4.6, it was identified that item X.4.4 ‘I have been eating *Halal* meat’ had 0 (0%) response of respondents, particularly on ‘strongly disagree, disagree, and doubtful’ alternative answer. Further, 6 (8.11%) respondents has chosen ‘agree’ and 68 (91.89%) respondents has chosen ‘strongly agree’. The mean value of this item is 4.92 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that they have eaten *Halal* meat.

b. Variable Frequency Distribution of Religiosity Support

Religiosity support (Z) in this research was measured with 8 question items. Table 4.7 represented the response of respondents, as follows:

Table 4.7. Variable Frequency Distribution of Religiosity Support

Item	Score										Mean ((Score x Σf): Σresp)
	1		2		3		4		5		
	Strongly disagree		Disagree		Doubtful		Agree		Strongly Agree		
	f	%	f	%	f	%	f	%	f	%	
Z.1.1	0	0	0	0	0	0	9	12,16	65	87,84	4,88
Z.1.2	0	0	0	0	0	0	12	16,22	62	83,78	4,84
Z.1.3	0	0	0	0	1	1,35	19	25,68	54	72,98	4,73
Z.1.4	0	0	0	0	0	0	7	9,46	64	86,49	4,70
Z.1.5	0	0	0	0	2	2,82	10	14,08	62	87,32	4,81
Z.2.1	0	0	0	0	0	0	14	18,92	60	81,08	4,81
Z.2.2	0	0	0	0	1	1,35	14	18,92	59	79,73	4,78
Z.2.3	1	1,35	6	8,11	8	10,81	15	20,27	15	20,27	4,11
Grand Mean Score											4.71

Data was processed by researcher, 2018

Note:

- Z.1.1** : My organizations providing religious holidays, for example *Eid al-Fitr and adha*
- Z.1.2** : My organization allows employees to leave to perform acts of worship, for example ' *Umrah* and Hajj)
- Z.1.3** : My organization still paying out salaries for employees who do leave to perform acts of worship, for example ' *Umrah* and Hajj
- Z.1.4** : My organization provides facilities for worship, for example *musholla*

- Z.1.5** : My organization provides feast allowances for employees appropriate with *Peraturan Menteri Ketenagakerjaan Republik Indonesia*
- Z.2.1** : My organization held activities that support employees to maximize the religion doctrines for example: *qotmil quran, qiyaamul lail*, and read *Yasin*
- Z.2.2** : My organization allows their employees from using religious attributes at work for example hijab for woman employees
- Z.2.3** : My organization provides religious support for employees for example send/ provide assistance for employee to *Umrah*

Based on table 4.7, it was identified that item Z.1.1 'My organizations providing religious holidays, for example *Eid al-Fitr and adha*' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 9 (12.16%) respondents has chosen 'agree' and 65 (82.84%) respondents has chosen 'strongly agree'. The mean value of this item is 4.88 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that their organizations providing religious holidays.

Based on table 4.7, it was identified that item Z.1.2 'My organization allows employees to leave to perform acts of worship, for example ' *Umrah* and Hajj)' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 12 (16.22%) respondents has chosen 'agree' and 62 (83.78%) respondents has chosen 'strongly agree'. The mean value of this item is 4.84 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that their organizations allows them to leave to perform acts of worship.

Based on table 4.7, it was identified that item Z.1.3 'My organization still paying out salaries for employees who do leave to perform acts of worship, for example ' *Umrah* and Hajj)' had 0 (0%) response of respondents, particularly on 'strongly disagree, and disagree alternative answer. Further, 1 (1.35%)

respondents has chosen 'doubtful', 19 (25.68%) respondents has chosen 'agree', and 54 respondents (72.98%) has chosen 'strongly agree'. The mean value of this item is 4.73 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that their organizations still paying out salaries for employees who do leave to perform acts of worship.

Based on table 4.7, it was identified that item Z.1.4 'My organization provides facilities for worship, for example *musholla*' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 7 (9.46%) respondents has chosen 'agree' and 6 (86.49%) respondents has chosen 'strongly agree'. The mean value of this item is 4.70 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that their organizations provides facilities for worship.

Based on table 4.7, it was identified that item Z.1.5 'My organization provides feast allowances for employees appropriate with *Peraturan Menteri Ketenagakerjaan Republik Indonesia*' had 0 (0%) response of respondents, particularly on 'strongly disagree, and disagree alternative answer. Further, 2 (2.82%) respondents has chosen 'doubtful', 10 (14.08%) respondents has chosen 'agree', and 62 (87.32%) respondents has chosen 'strongly agree'. The mean value of this item is 4.81 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that their organizations provides feast allowances for employees appropriate with *Peraturan Menteri Ketenagakerjaan Republik Indonesia*.

Based on table 4.7, it was identified that item Z.2.1 'My organization held activities that support employees to maximize the religion doctrines for example: *qotmil quran*, *qiyaamul lail*, and read *Yasin*' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 14 (18.92%) respondents has chosen 'agree' and 60 (81.08%) respondents has chosen 'strongly agree'. The mean value of this item is 4.81,(strongly agree) it identified that the employees of BNI and BTN Sharia are strongly agree that their organizations held activities that support employees to maximize the religion doctrines.

Based on table 4.7, it was identified that item Z.2.2 'My organization allows their employees from using religious attributes at work for example hijab for woman employees' had 0 (0%) response of respondents, particularly on 'strongly disagree, and disagree alternative answer. Further, 1 (1.35%) respondents has chosen 'doubtful',14 (18.92%) respondents has chosen 'agree', and 59 (79.73%) respondents has chosen 'strongly agree'. The mean value of this item is 4.78 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that their organizations allows their employees from using religious attributes at work

Based on table 4.7, it was identified that item Z.2.3 'My organization provides religious support for employees for example send or provide assistance for employee to *Umrah*' had 1 (1.35%) response of respondents, particularly on 'strongly disagree, 6 (8.11%) respondents has chosen disagree, 8 (10.81%) respondents has chosen 'doubtful',15 (20.27%) respondents has chosen 'agree',

and 44 (59.46%) respondents has chosen 'strongly agree'. The mean value of this item is 4.11 (strongly agree), it identified that the employees of BNI and BTN Sharia are strongly agree that their organizations provides religious support for employees for example send or provide assistance for employee to *Umrah*.

c. Variable Frequency Distribution of Affective Commitment

Affective Commitment (Y) in this research was measured with 6 question items. Table 4.8 represented the response of respondents, as follows:

**Table 4.8. Variable Frequency Distribution of Affective Commitment
(Positive Questions)**

Item	Score										Mean ((Score x Σf): Σresp)
	1		2		3		4		5		
	Strongly disagree		Disagree		Doubtful		Agree		Strongly Agree		
	f	%	f	%	f	%	f	%	f	%	
Y.1.1	0	0	0	0	0	0	28	37,84	46	62,16	4,62
Y.1.2	0	0	0	0	23	31,08	36	48,65	15	20,27	2,99
Y.1.5	0	0	0	0	0	0	49	66,22	25	33,78	4,34
Grand Mean Score											3.98

Data was processed by researcher, 2018

Note:

- Y.1.1 : I would be very happy to spend the rest of my career with this organization
Y.1.2 : I really feel as if this organization's problems are my own
Y.1.5 : This organization has a great deal of personal meaning for me

**Table 4.9. Variable Frequency Distribution of Affective Commitment
(Negative Questions)**

Item	5		4		3		2		1		Mean ((Score x Σf): Σresp)
	Strongly disagree		Disagree		Doubtful		Agree		Strongly Agree		
	f	%	f	%	f	%	f	%	f	%	
Y.1.3	6	8,11	47	63,51	21	28,38	0	0	0	0	2,95
Y.1.4	6	8,11	29	39,19	39	52,70	0	0	0	0	1,97
Y.1.6	18	24,32	54	72,97	2	2,70	0	0	0	0	4,14
Grand Mean Score											3.02

Data was processed by researcher, 2018

Note:

- Y.1.3** : I do not feel a strong sense of belonging to my organization
- Y.1.4** : I do not feel 'emotionally attached' to this organization
- Y.1.6** : I do not feel like 'part of the family' at my organization

Based on table 4.8, it was identified that item Y.1.1 'I would be very happy to spend the rest of my career with this organization' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 28 (37.84%) respondents has chosen 'agree' and 46 (62.16%) respondents has chosen 'strongly agree'. The mean value of this item is 4.62 (strongly agree), it identified that the employees of BNI and BTN Sharia very happy to spend the rest of their career with this organization

Based on table 4.8, it was identified that item Y.1.2 'I really feel as if this organization's problems are my own' had 0 (0%) response of respondents, particularly on 'strongly disagree, and disagree' alternative answer. Further, 23 (31.38%) respondents has chosen 'doubtful', 36 (48.65%) respondents has chosen 'agree', and 15 (20.27%) has chosen 'strongly agree'. The mean value of this item is 2.99 (doubtful), it identified that the employees of BNI and BTN Sharia do not really feel as if the organization's problems are their problem.

Based on table 4.9, it was identified that item Y.1.3 'I do not feel a strong sense of belonging to my organization' had 0 (0%) response of respondents, particularly on 'strongly agree, and agree' alternative answer. Further, 21 (28.38%) respondents has chosen 'doubtful', 47 (63.51%) respondents has chosen 'disagree', and 6 (8.11%) has chosen 'strongly disagree'. The mean value of this

item is 2.95 (doubtful), it identified that the employees of BNI and BTN Sharia do not feel a weak sense of belonging to their organization.

Based on table 4.9, it was identified that item Y.1.4 'I do not feel 'emotionally attached' to this organization' had 0 (0%) response of respondents, particularly on 'strongly agree, and agree' alternative answer. Further, 39 (52.70%) respondents has chosen 'doubtful', 29 (39.19%) respondents has chosen 'disagree', and 6 (8.11%) has chosen 'strongly disagree'. The mean value of this item is 1.97 (agree), it identified that the employees of BNI and BTN Sharia do not feel 'emotionally attached' to their organization.

Based on table 4.8, it was identified that item Y.1.5 'This organization has a great deal of personal meaning for me' had 0 (0%) response of respondents, particularly on 'strongly disagree, disagree, and doubtful' alternative answer. Further, 49 (66.22%) respondents has chosen 'agree' and 25 (33.78%) respondents has chosen 'strongly agree'. The mean value of this item is 4.34 (strongly agree), it identified that the employees of BNI and BTN Sharia that the organization has a great deal of personal meaning for them.

Based on table 4.9, it was identified that item Y.1.6 'I do not feel like 'part of the family' at my organization' had 0 (0%) response of respondents, particularly on 'strongly agree, and agree' alternative answer. Further, 2 (8.70%) respondents has chosen 'doubtful', 54 (72.97%) respondents has chosen 'disagree', and 18 (24.32%) has chosen 'strongly disagree'. The mean value of this item is 4.14 (disagree), it identified that the employees of BNI and BTN Sharia feel like 'part of the family' at their organization.

2. Inferential Statistical Analysis

a. Classic Assumption Test

Classical test was used in this research are detailed, as follows:

1) Normality Test

Normality test is used to analyze whether the data has a normal contribution or not. Data has a normal contribution if the significance level >0.05 . Conversely, data has an abnormal contribution if the significance level <0.05 . The result of the test is showed by table 4.9, as follows:

Table 4.10. Normality test

Variable	Significance Level
X on Y	0.297
Z on Y	0.135

Data was processed by researcher, 2018

Based on the table, all variable had a significance level greater than 0.05. X (Individual religiosity), the significance level is 0.297, and Z (Religiosity support), the significance level is 0.135. Therefore, it can be concluded data has a normal distribution.

2) Linearity Test

Linearity test is used to analyze whether model specification that was used is appropriate and whether the function that was used in form linear, quadrate, or cubic. To test the linearity, in this research used curve fit. There is linear relationship between independent variable and dependent variable if the significance level <0.05 . Conversely, if the significance

level >0.05 means linearity between independent and dependent variable does not occurs. The result of the test is showed by table 4.10, as follows:

Table 4.11. Linearity test

Variable	Significance Level
X on Y	0.002
X on Z	0.000
Z on Y	0.000

Data was processed by researcher, 2018

Based on the table, all variable had significance level less than 0.05. The linearity test of X on Y had a significance level 0.002 , X on Z had a significance level 0.000 and Z on Y had a significance level 0.000. Therefore, it can be concluded that independent and dependent variable had a linear relationship.

3) Multicollinearity Test

Multicollinearity test is used to determine whether there is correlation between independent variables. It can be identified through the VIP (Variance Inflation Factors) and tolerance value. There is multicollinearity if VIF value >10 and tolerance value >0.10 . The result of the test is showed by table 4.11, as follows:

Table 4.12. Multicollinearity test

Variable	Tolerance	VIP
X	.713	1.402
Z	.713	1.402

Data was processed by researcher, 2018

Based on the table, X had a tolerance value 0.713 and VIP 1.402. Z had a tolerance value 0.713 and VIP 1.042. These two variables had a tolerance

value more than 0.10 and VIP less than 10. Therefore, it can be concluded that there is no multicollinearity between X and M.

4) Heterocedasticity Test

Heteroscedasticity is used to test whether variance inequality occurs by the dependent variable on each independent variable in the regression model. To test the heterocedasticity, in this research was used Glejser test. Heterocedasticity does not occurs if the significant level >0.05 . Conversely, heterocedasticity occurs if the significant level <0.05 . The result of the test is showed by table 4.12, as follows:

Table 4.13. Heterocedasticity Test

Variable	Significance Level
X	0.743
Z	0.743

Data was processed by researcher, 2018

Based on the table can be identified that the two variables had a significance level greater than 0.05 (X had a significance level 0.743 and Z had a significance level 0.743). Therefore, it can be concluded that heterocedasticity is did not occurs.

b. The Result of Path Analysis

In this research, to test the impact of independent on dependent variable, researcher used 3 regression models, as follows:

$$Z = \beta X + e \dots \text{Model 1}$$

$$Y = \beta X + e \dots \text{Model 2}$$

$$Y = \beta X + pZ + e \dots \text{Model 3}$$

The results of these three models are detailed, as follows:

Table 4.14. Path Analysis Output

Model		Value	Independent variable
Model 1 $X \rightarrow Z$	β	0.535	Individual Religiosity (X)
	R^2	0.277	
	t	5.378 (ttable:1.994)	
	Sig.	0.000	
Model 2 $X \rightarrow Y$	β	0.357	Individual Religiosity (X)
	R^2	0.116	
	t	3.247 (ttable:1.994)	
	Sig.	0.002	
Model 3 $Z \rightarrow Y$	β	0.926	Religiosity Support (Z)
	R^2	0.732	
	t	12.911 (ttable:1.994)	
	Sig.	0.000	

Source: Data was processed by researcher, 2018

1. Hypothesis 1

Model 1 identifies the impact of individual religiosity on religiosity support. Hence, model 1 is used to test H1 of research. Hypothesis 1 stated that individual religiosity (X) has a significant impact on religiosity support (Z). Based on model 1 in table 4.13 indicated that individual religiosity has a positive impact on religiosity support, t statistic greater than t table and significant toward religiosity support ($\beta = 0.535$; $t = 5.378$; and $\text{Sig.} 0.000$; $p < 0.005$). Based on the result, it can be concluded that *H1 is supported*.

2. Hypothesis 2

Model 2 identifies the impact of individual religiosity on affective commitment. Hence, model 2 is used to test H2 of research. Hypothesis 2 stated that individual religiosity (X) has a significant

impact on affective commitment (Y). Based on model 2 in table 4.13 indicated that individual religiosity has a positive impact on affective commitment, t statistic greater than t table and significant toward affective commitment ($\beta = 0.357$; $t = 3.247$; and Sig.0.002; $p < 0.005$). Based on the result, it can be concluded that *H2 is supported*.

3. Hypothesis 3

Model 3 identifies the impact of religiosity support on affective commitment. Hence, model 3 is used to test H3 of research. Hypothesis 3 stated that religiosity support (Z) has a significant impact on affective commitment (Y). Based on model 3 in table 4.13 indicated that religiosity support has a positive impact on affective commitment, t statistic greater than t table and significant toward affective commitment ($\beta = 0.926$; $t = 12.911$; and Sig.0.000; $p < 0.005$). Based on the result, it can be concluded that *H3 is supported*.

Mediator Variable Test

According to Baron and Kenny (1986), a variable can be mentioned as mediator variable if the variable fulfilled the following condition, as follows:

- a) Independent variable must affect the mediator variable in the first equation;
- b) Independent variable must be shown to affect the dependent variable In the second equation;
- c) Mediator variable must affect the dependent variable in the third equation; and

- d) Independent variable on the dependent variable must be less in the third equation than in second. Perfect mediation is obtained, if the independent variable has no effect when the mediator variable is controlled.

Based on the path analysis result, the output is detailed, as follows:

Table 4.15. Mediator Test

Model		Standardized Coefficient Beta	t	Sig.
1 $X \rightarrow Z$	X	.535	5.378	.000
2 $X \rightarrow Y$	X	.357	3.247	.002
3 $X, Z \rightarrow Y$	X	-.138	-1.928	.058
	Z	.926	12.911	.000

Source: Data was processed by researcher, 2018

Based on the the mediator test was found a result, as follows:

4. Hypothesis 4

Hypothesis 4 stated that religiosity support act as mediating variable between individual religiosity and affective commitment. Based on model 1, independent variable (individual religiosity) has a significant impact on mediator variable (religiosity support) ($\beta = 0.535$; $t = 5.378$; and $\text{Sig.} 0.000$; $p < 0.005$), so it fulfilled the first condition. Based on model 2, independent variable (individual religiosity) has a significant impact on dependent variable (affective commitment) ($\beta = 0.357$; $t = 3.247$; and $\text{Sig.} 0.002$; $p < 0.005$), so it fulfilled the second condition. Based on model 3,

mediator variable (religiosity support) has a significant impact on dependent variable (affective commitment) ($\beta = 0.926$; $t = 12.911$; and $\text{Sig.} 0.000$; $p < 0.005$), so it fulfilled the third condition. Further, on model 3 individual religiosity (X) was indicated has no impact on dependent variable (Y) ($\beta = -0.138$; $t = -1.928$; and $\text{Sig.} 0.058$; $p > 0.005$). It is different with the previous model (model 2) that has a significant impact on Y, so it fulfilled the fourth condition than in second model. Based on the comparison, it can be concluded that religiosity support act as mediator variable between individual religiosity and affective commitment. *So, H4 is supported.*

c. Discussion

1) Descriptive Analysis

The purpose of this research is to obtain description of each variable (individual religiosity, religiosity support, and affective commitment).

From the research conducted, the description of each variable are follows:

a) Individual Religiosity

The grand mean of distribution frequency of individual religiosity is 4.70, it means the employee of BNI and BTN have a high individual religiosity. They have basic religious of Islam, such as they believe of Allah, angel, jinn are exists and they believe that Quran is the unchanged revelation. They have general knowledge as a moslem, they do the doctrine (prayer, fasting, and celebrate *eid- fitr*) and also avoid thing not allow in Islam such as consume a *haram* meat.

b) Religiosity Support

The grand mean of distribution frequency of religiosity support is 4.71, it means the employee of BNI and BTN obtained a high religiosity support from their organization. The organization serve the primary support of religiosity such as the organization allows their employee to wear religion attribute, and allow them to do *Umroh* or Hajj). The organization also provides the secondary support such as provides feast allowances for employees appropriate with *Peraturan Menteri Ketenagakerjaan Republik Inndonesia*.

c) Affective Commitment

The grand mean of distribution frequency of affective commitment is 3.98 in positive question, it indicates the employee of BNI and BTN have a high affective commitment to their organization. The employee of BNI and BTN are happy to spend the rest of career with the organization, assuming that organization problems are their problem and the organization has a meaning for them. The most important is the employee feel that the organization problems are their problem. It means employees have 'a sense of belonging' to their workplace.

The grand mean of distribution frequency of affective commitment is 3.02 in negative question, it indicates the employee of BNI and BTN are doubtful if they do not feel a sense of belonging to organization, doubtful if they do not 'emotionally attached' to

organization and doubtful if they do not 'part of the family' at organization.

2) Inferential Analysis

a) The impact of individual religiosity on religiosity support

Based on the regression test, the standardized coefficient beta value of individual religiosity is 0.535; $t = 5.378$; and significance level on 0.000. Therefore, individual religiosity has a significant impact on religiosity support. Based on the hypothesis test, can be identified that the higher of individual religiosity of employees will give a positive impact on religiosity support of organization. If the employees of an organization have a high level of individual religiosity, in order to increase the employee commitment, organization will create a policy associated with the thing that is assumed as a priority by employee. In this case is religion accommodation or religiosity support.

b) The impact of individual religiosity on affective commitment

Based on the regression test, the standardized coefficient beta value of individual religiosity is 0.357; $t = 3.247$; and significance level on 0.002. Therefore, individual religiosity has a significant impact on affective commitment. Based on the hypothesis test, can be identified that the higher of individual religiosity will give a positive impact on affective commitment of employees. An employee who has a high level of individual religiosity will conduct every positive thing as a part of worship. In Islam context, every Muslim was taught to give

the best effort in everything (in this case is performing work). Islam taught Muslim to have a good work ethic, as stated in QS. Al-Mujadilah verse 11. Therefore, a religious employee must have a high affective commitment. In line with Farrukh et al (2016) research, this research result revealed that individual religiosity has a significant impact on affective commitment. So, this research strengthens the previous research conducted by Farrukh et al (2016).

c) The impact of religiosity support on affective commitment

Based on the regression test, the standardized coefficient beta value of individual religiosity is 0.926; $t = 12.911$; and significance level on 0.000. Therefore, religiosity support has a significant impact on affective commitment. Based on the hypothesis test, can be identified that the higher of religiosity support of organization will give a positive impact on affective commitment of employees. When organization provides religiosity support, it means that organization support or assist employee to maximize the application of religion doctrine. Then, indirectly religiosity support will influence the viewpoint of employees against organization which is drive to a positive viewpoint. If employee feel happy and enjoy the workplace environment, it will increase the emotional attachment of employee against organization. In line with Abraham et al (2016) research and Gunduz (2014) research, this research result revealed that religiosity support has a significant impact on affective commitment. So, this

research strengthens the previous research conducted by Abraham et al (2016) and Gunduz (2014).

d) The role of religiosity support as a mediator variable for individual religiosity on affective commitment

Model 2 and model 3 are the result of regression test was used to identify whether religiosity support act as a mediator variable or not. The result revealed that there is a different result of individual religiosity (X) on model 2 and model 3. In model 2, individual religiosity acted as a single independent variable. The result of this model was revealed that individual religiosity has a significant impact on affective commitment. Further, in model 3 individual religiosity and religiosity support acted as an independent variable simultaneously. The result of this model was revealed that individual religiosity has insignificant impact on affective commitment. This contradiction result is caused by religiosity support as mediator variable has controlled the relationship between individual religiosity and affective commitment. Based on the explanation was known that religiosity support act as mediating variable between individual religiosity and affective commitment.

Based on the hypothesis test, can be identified that the higher of individual religiosity of employees it will impact on a high support of organization related to religion implementation. Then, religiosity support will increase the affective commitment of employees. If an

employee who has a high level of individual religiosity obtains a religiosity support or accommodation by their organization then, indirectly will influence the emotional attachment of employees.



CHAPTER V

CONCLUSION AND SUGGESTION

A. Conclusion

The conclusions of this research are following:

1. The result of this research shown that individual religiosity (X) has a significant impact on religiosity support (Z). It is based on the regression output ($\beta=0.535$; $R^2=0.277$; $t= 5.378$; and Sig. 0.000).
2. The result of this research shown that individual religiosity (X) has a significant impact on affective commitment (Y). It is based on the regression output ($\beta=0.357$; $R^2=0.116$; $t= 3.247$; and Sig. 0.002).
3. The result of this research shown that religiosity support (Z) has a significant impact on affective commitment (Y). It is based on the regression output ($\beta=0.926$; $R^2=0.732$; $t= 12.911$; and Sig. 0.000).
4. The result of this research also shown that Religiosity support variable (Z) was perfectly mediated the relationship between individual religiosity (X) and affective commitment (Y).

B. Suggestion

1. In individual religiosity aspect, the result of research shown that individual religiosity of employees, particularly BNI and BTN employees are very high. In the other word, mostly BNI and BTN employees are a pious adherent. Hence, employee needs to keep this characteristic. Therefore, employee must apply the doctrine in the real life. Application of Islam

doctrine can be identified through how employee take an action and behave when they are in the bad or good situation. The organization can participate on it with developing a policy related to spirituality, such as read *Yasiin* once in a week. The other solution is held Quran recitation (*Pengajian*) once in a month, or the other event related to spirituality upgrading.

2. In religiosity support aspect, the result of research shown that religiosity support of BNI and BTN' employees are very high. Therefore, organization needs to keep or increase this culture for better condition. The organization can develops the other policy that make easier for employee to apply the doctrine in the workplace. For example, organization develops policy related to *Sunnah Prayer*. The rule of policy is every employee has time (± 15 minutes) every day to do *Sunnah prayer*. Thus, employees will consider that their organization really support them to apply the doctrine. Based on the result of this research, religiosity support had a contribution on affective commitment. So, with realizing in to reality the policy was suggested, it probably appears a positive contribution on affective commitment of employees.
3. For the future research, it is recommended to conduct research, particularly about religiosity support in international context as well as in different field and incorporate different variable with religiosity support.

C. Research Limitation

The limitations of this research are as detailed, as follows:

1. The result of this research is only used on one research object, that are the employees of BNI Sharia and BTN Sharia in Malang area, so it cannot be generalized and used as general conclusion
2. The questioner items (Religiosity support) are developed based on *Undang- undang no. 13 Tahun 2003 Tentang Ketenagakerjaan, Peraturan Menteri No. 6 Tahun 2016 Tentang Tunjangan Hari Raya Keagamaan Bagi Pekerja/ Buruh Perusahaan*, and the policies of Muamalat Bank, BRI (*Bank Rakyat Indonesia*), and Mandiri Sharia Bank in Malang, so the measurement was based on Indonesia context.
3. Social desirability bias (SDB).SDB may occur on the answer of respondents. SDB is a behavior aims to hide the truth or fact in the field. It happens because the respondent does not want the public know the reality. So they answer based on public expectation.

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